

ELECTRONIC STATEMENT AGREEMENT

eStatement Authorization

By signing the "I Agree" box at the end of this Electronic Statement Agreement (the "Agreement") you consent to receive your periodic account statements in an electronic format, referred to as an electronic statement or eStatement, and that we will DISCONTINUE sending paper statements to you. Your consent will only apply to the accounts you select through the Anna-Jonesboro National Bank's online internet banking system. This Agreement discusses your rights and responsibilities for electronic statements. The terms and conditions of your account(s) agreement(s) with us remain in effect except to the extent modified by this Agreement.

Account Ownership

You can enroll your account(s), whether they are single or joint ownership, for the delivery of eStatements and notices. The account statement or notice will be available for viewing online to all owners of the account who are enrolled in Anna-Jonesboro National Bank internet banking regardless of which owner enrolled for the service. Once enrolled, the account owners will **NO LONGER RECEIVE PAPER STATEMENTS AND CHECK IMAGES BY MAIL**. If you want to view and or print an image of your cleared checks or deposit slips, those can be retrieved from internet banking under the "Transactions" tab.

Accessing your eStatements

Once enrolled, you will receive an email notification every time the account statement/notice you selected for electronic delivery is produced. You agree to periodically check your email messages for these notifications. To access your statement/notice, you may either go directly to our website or click on the link embedded in the email notification. This will take you to the Anna-Jonesboro National Bank website where you can sign into our internet banking system. Choose an account and click on the tab labeled "Documents" and then "eStatements". Your eStatement will then be displayed to view, save or print. Your monthly eStatements will also be archived for up to 18 months and can be found under the "Documents" tab.

Internet Banking User Name and Password

When you enrolled in Anna-Jonesboro National Bank online internet banking system, you were required to choose your user name and password. It is your sole responsibility to protect your password from unauthorized persons. You understand that you have no expectation of privacy if the notifications are transmitted to an email address owned by a third party, for example, your employer. You further agree to release Anna-Jonesboro National Bank from any liability if the information is intercepted or viewed by unauthorized parties at your employer or other email address selected by you.

Account Statements and Notices

Once enrolled, the first eStatement produced will be available for online viewing. Please note that the images of your checks will not accompany your electronic statement. To view an image of a check or a deposit, log in to online internet banking, choose a checking account, click on the "Transactions" tab and then choose your option to search for the item in question.

If you decide to discontinue electronic statements, you must notify us in person at one of our locations or in writing at 201 S. Main St. Anna, IL 62906. You will start receiving paper statements beginning with your next statement cycle, and your online statements will be discontinued. The electronic statements that were previously presented online will still be retrievable under the "Documents" tab in internet banking where the last 18 months of statements will be archived. When you receive your paper statement, it should have all of the same accounts that were included prior to enrolling for the eStatement service.

If you close your account, you will no longer be able to view your account online, and therefore you won't be able to view your electronic statements. Your final account statement will be produced on paper and mailed to the address on our system. You may request that a copy of your current or a previous statement be mailed to you at your home address.

Right to Cancel

You have the right to cancel electronic statements at any time. Your notice to cancel should be received no later than 10 days prior to the end of your normal statement cycle.

Software Requirements

In order to receive account statements electronically, you must have a PC with the minimum requirements as stated below. The PC must be connected to the Internet and have a viable email account to receive and open PDF documents. By accepting this agreement, you are confirming that you have access to a computer that satisfies these requirements and that you have access to a printer, or the ability to download information in order to keep copies for your records.

Personal Computer or Mobile Device with internet connectivity.

Browser-Internet Explorer 11, Chrome, Edge, Firefox, Safari.

Responsibility to Notify Us

You are responsible for keeping a current email address on file with Anna-Jonesboro National Bank. You may either update your email address through online banking or notify us in writing of any email changes 10 days prior to the end of your normal statement cycle. If your electronic mail is returned undeliverable, an attempt will be made to contact you. If we are unable to contact you for a working email address, a paper copy of your statement will be sent to the mailing address on our system through the US Postal Service. You are responsible for promptly reviewing your electronic disclosures and eStatements.

Notify us immediately in writing at 201 S. Main St. Anna, IL 62906, or call us at (618) 833-8506 in regard to any suspected error, alteration or unauthorized access to your electronic disclosures or eStatements. Also notify us if you do not receive, or are unable to view or print, your disclosures or eStatements.

Indemnification

You agree to indemnify, defend and hold Anna-Jonesboro National Bank and its affiliates, officers, directors, employees, consultants, agents, service providers and licensors harmless from any and all third party claims, liability, damages and/or costs (including but not limited to reasonable attorneys' fees) arising from;

(a) A third party claim, action or allegation of infringement, misuse or misappropriation based on information, data, files or other materials submitted by you to the service;

(b) Any fraud, manipulation or other breach of this Agreement by you;

(c) Any third party claim, action or allegation brought against Anna-Jonesboro National Bank arising out of or relating to a dispute with you over the terms and conditions of an agreement or related to the purchase or sale of any goods or services;

(d) Your violation of any law or rights of a third party; or

(e) Your use of the provision of the service or use of your account by any third party.

Anna-Jonesboro National Bank reserves the right, at its own expense, to assume the exclusive defense and control of any matter otherwise subject to indemnification by you, in which event you will cooperate with Anna-Jonesboro National Bank in asserting any available defenses. You will not settle any action or claims on Anna-Jonesboro National Bank's behalf without the prior written consent of an authorized officer of Anna-Jonesboro National Bank.

Termination

This Agreement will be in effect from the day your registration is submitted by you and accepted by Anna-Jonesboro National Bank and at all times while you are using the service. Anna-Jonesboro National Bank may terminate this Agreement and your use of the service at any time without prior notice. We will notify you of the change in an appropriate manner as soon as reasonably possible. All applicable provisions of this Agreement shall survive termination by either you or Anna-Jonesboro National Bank, including, without limitation, provisions related to intellectual property, warranty disclaimers, limitations of liability, indemnification and the miscellaneous provisions.