



Farmers Bank & Trust

Electronic Statement(s)/Notice(s) Delivery Terms and Conditions

This agreement is made between you and Farmers Bank & Trust and provides your request and consent to receive statements and notices for your demand deposit account(s) by electronic delivery. These electronic statements and notices are called "eDocs".

By enrolling for eDocs, you are electing to receive your statement by email. Although you are opting out from receiving your statement(s)/notice(s) by U.S. mail, you have the option to receive a paper statement at any time, by request. Depending upon your account type, there may be a Paper Statement Fee of \$4.00 assessed.

There are currently no service charge fees for the use of eDocs. However, you agree that Farmers Bank & Trust has the right to institute or change the fees for eDocs upon ten days prior written notice to you. In addition, Farmers Bank & Trust has the right to amend these terms and conditions from time to time, providing you with written notice of the amended terms and conditions.

You agree to waive and release any claims against Farmers Bank & Trust arising out of or that may in any way be related to the use of eDocs, except for those claims resulting solely from the negligent acts or omissions of the Bank. You agree that you are solely responsible for any loss due to use of eDocs by you, any authorized user, or any unauthorized user or recipient who gains access to eDocs through your computer or information obtained directly or indirectly from you.

You must be a Farmers Bank & Trust NetTeller Online customer to enroll for eDocs and have at least one Farmers Bank & Trust NetTeller demand deposit account. Adobe Acrobat Reader® version 6.0 or higher is required to open and view your statement(s)/notice(s)*. To download the latest version of Adobe Acrobat Reader®, [click here](#). We also recommend that you use the latest browser version available that supports 128 bit SSL Encryption.

**Acrobat and Reader are registered trademarks of Adobe Systems Incorporated in the United States and in other countries. THIS PRODUCT IS NOT ENDORSED OR SPONSORED BY ADOBE SYSTEMS INCORPORATED, PUBLISHER OF ACROBAT READER.*

You will need email access with at least 1MB of free space to receive your statement(s)/notice(s). Your statement(s)/notice(s) will be sent to the email address that's on file with Farmers Bank & Trust NetTeller Internet banking. It is your responsibility to keep your email address updated on NetTeller. You have the option to have your statement(s)/notice(s) emailed to up to three additional recipients. It is your responsibility to maintain the ID, Password, and email addresses for any additional recipients.

With eDocs, you receive next day delivery of your statement(s)/notice(s). The delivery method used is a 'Push' method meaning your statement(s)/notice(s) are emailed to you as a secure .pdf (Portable Document Format) attachment.

Statement(s)/notice(s) are sent as a "shell" .pdf without customer data. Once the user logs into eDocs, the ID and Password are authenticated and the data fills the PDF document. The data included in the statement(s)/notice(s) is streamed via a secure 128-bit SSL encryption.

Your NetTeller Internet Banking ID and Password are your keys to eDocs. It takes both identification keys to gain access. No one representing Farmers Bank & Trust will ask for your Password. You should never give your Password to anyone who asks for it in an email or by phone or anyone else who you do not want to have access to your account.

Statement(s)/Notice(s) can be printed or saved to a file on your computer for easy storage. The past two months' statement(s)/notice(s) will be available on NetTeller Online for your convenience.

You have the option to receive check images with your electronic statement.

You have the right to terminate eDocs at any time by logging into NetTeller and changing your eDocs settings from the Document Settings tab. A Paper Statement Fee of \$4.00 may be assessed. Farmers Bank has the right to terminate its obligation to provide electronic statement(s)/notice(s) services to you upon ten days prior written notice.

Selecting the option 'I accept' and my use of this service signifies that I have read and accepted all the terms and conditions listed above.