

## **eSign (Electronic Statement) Agreement & Disclosure**

### **Document Included are:**

Deposit account statements  
Privacy Policy

### **Overview**

Electronic Statements and or privacy policies will contain all the same information as paper statements. The electronic statement feature will not be enabled unless you consent to the following by signing below.

Statements are kept in your eSafe inbox for 365 days if you do not move them to your My Safe folder. After statements are in your inbox for 365 days they are removed. Your My Safe folder has 5 MB of storage space for free.

### **Computer Requirements**

In order to receive electronic statements, you will need the following:

- Internet Connection
- Current email address-it is your responsibility to inform us of any changes to your email address, which can be done by sending an email to [info@goodfieldstatebank.com](mailto:info@goodfieldstatebank.com) or calling 309-965-2221. If you fail to notify the bank of an email address change, you may not receive notification when your electronic statements become available.
- Internet Explorer 6 or newer or Mozilla Firefox 1.5.0.7 or newer
- Adobe Flash Player 9.0 or newer
- Adobe Acrobat Reader

You will also need to have Java Script enabled and pop-up blockers disabled.

### **Password Security**

The security of your Goodfield State Bank eSafe password is your responsibility and anyone who has access to your password will be able to view your statement. You must notify the bank immediately if your password should become compromised or known to individuals who are not authorized by you.

### **Resolving a Suspected Error on Your Statement**

If in the event you find a potential error on your statement, provide the bank with written notice of the suspected error, along with any information that you have about the transaction(s) in question. We must receive written notification from you no later than 60 days from the date of the first statement on which the transaction in question first appeared. Send all correspondence to:

**Goodfield State Bank**  
**PO Box 105**  
**Goodfield, IL 61742**

In your written notice, be sure to include:

- Your name and account number
- The dollar amount and date of the suspected error
- A description of why you believe the transaction to be in error
- Any questions you have about the transaction

We will investigate the transaction in question and will correct any error promptly. We will acknowledge your letter within 30 days, and will resolve the issue, either by acknowledging and correcting the error or by providing you with an explanation of why the transaction is correct, within 90 days. However, if resolving the issue takes longer than 10 days, we will provisionally credit your account the amount you think is in error so that you will have use of the money during the time it takes the bank to complete the investigation.

If you believe that your statement is in error, you will not have to pay any charges related to any charges related to any questioned amount. If after our investigation, we find no error, you may have to pay charges and you will have to make any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within 10 days telling us that you still refuse to pay, we must notify reporting companies that you have contested your statement. The bank will notify you if we report you and will notify them when the matter has been finally settled.

### **Disclaimer**

The bank reserves the right to amend this disclosure (agreement) in any manner and at any time. If the bank does so the bank will give you at least 21 days advance written notice. The bank also reserves the right to terminate this disclosure (agreement) by sending a notice of such termination by first-class mail to your last known address on the bank's records.

### **Hard Copy Requests**

If you require a hard copy of the disclosures and/or a statement the bank will provide these to you for no additional cost. Please call 309-965-2221 or email us at [info@goodfieldstatebank.com](mailto:info@goodfieldstatebank.com).

### **Cancellation**

Cancellation can be done at any time with no fees, just notify the bank of your wish to cancel at 309-965-2221 or by emailing us at [info@goodfieldstatebank.com](mailto:info@goodfieldstatebank.com). Your paper statements would resume upon cancellation.

**ACCEPTANCE OF THE ESIGN AGREEMENT AND CONCENT TO RECEIVE ELECTRONIC STATEMENTS AND OR THE PROVACY POLICY**

By signing this agreement and checking the "I agree" box, you hereby acknowledge and agree to be bound by the terms of this agreement and to receive Electronic Statement and Privacy Policy in lieu of receiving paper statements and the annual Privacy Policy notice.

I Agree

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Date

Account Number

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Print Name

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Signature

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Email Address

**FOR BANK USE ONLY**

Initiated by \_\_\_\_\_ Dt \_\_\_\_\_ FM by \_\_\_\_\_ Dt of Mt \_\_\_\_\_ Mt Verified by \_\_\_\_\_ Dt \_\_\_\_\_