

# Consent Agreement for Electronic Delivery of eDocuments & Web Notifications

I hereby authorize GRAND SAVINGS BANK (the Bank) to deliver correspondence and other communications (collectively "Communications") including account statements, notices, check images, and other official documents required in connection with my GRAND SAVINGS BANK account to the email address(s) I specify. I further authorize GRAND SAVINGS BANK to send me a notice directing me to an address on the Internet ("Web") where the Communication is posted and where I can read and print it. All notices (hereafter "Notice of Delivery by Web Posting") will include the specific Web address where the Communication has been posted. When GRAND SAVINGS BANK sends a Notification of Delivery by Web Posting, I will follow the instructions of the notice and access the Communication via the Web. The terms and conditions of the deposit agreements and disclosures for each GRAND SAVINGS BANK account, as well as my other agreements with GRAND SAVINGS BANK, continue to apply.

## Delivery of Your eDocuments

When eDocuments become available, you will see your e-statements, notices and forms under the heading **eDocuments** after you log into your online banking account. You will also be sent a reminder e-mail that your statement, notice or form is ready. If you discontinue using the eDocuments portal, we will discontinue your eDocument privilege until such time that you elect to receive eDocuments via an email address you designate.

If your e-mail is returned undeliverable, we will mail a paper statement to you and discontinue your electronic statement privilege until such time that you update your account records with the Bank.

## Accessing Your eDocuments

Once enrolled in the service, you will be able to view at least 12 cycles of statement history; however, information prior to registration may not be available online. The accumulation of account statement history will begin on the date of enrollment. Access to history may vary by account type. All eDocuments are in a format that can be printed or saved to your hard drive. Once you elect to receive your bank statements, notices or forms through electronic delivery, GRAND SAVINGS BANK will no longer send your statements through the mail. To obtain paper copies of a particular statement, notice or form, please call the Bank at (800) 460-2070. Our normal copy fees will apply. If you close your account or cancel the service, you will no longer be able to view your account statements online. Before canceling the Service or closing your account, print or electronically save copies of your eDocuments for your records.

## Review of eDocuments

You must promptly access and review your eDocuments and any accompanying items upon receipt. Notify us in writing immediately of any error, unauthorized transaction, or any other irregularities. Any applicable time periods within which you must notify us of any errors on your account statement(s) shall begin on the eDocument email notification date regardless of when you access and/or review your e-statement. If you do not immediately report to GRAND SAVINGS BANK any non-receipt of e-statements or any error, irregularity, discrepancies, claims or unauthorized debits or items, you shall be deemed conclusively to have accepted all matters contained in the e-statements to be true, accurate and correct in all respects.

## Termination

Your consent to receive account documents electronically is voluntary and may be withdrawn at any time. Either the Bank or I may terminate this Agreement and my eDocument service will be cancelled and periodic statements will revert back to printed statements. If you would like to discontinue the service, contact us at (800) 460-2070. The termination notice may also be sent either by postal mail, email or fax to (or from) the Bank's contact information listed below (see Page 3). It may take up to 45 days for the Bank to implement your request. There is no charge for discontinuing the Service; however, the regular fees associated with your account type will still apply. You will automatically receive your statements in paper form via the US Postal Service. Statements that were previously presented online will not be mailed to you. You may order copies of past statements by calling (800) 460-2070. Our normal research fees will apply. Additionally, if your eDocument access ID becomes inactive after 90 days of no activity, GRAND SAVINGS BANK may choose to deactivate your eDocument service, after which time you will receive your statements in paper form via the US Postal Service. We will notify you of the change in an appropriate manner as soon as reasonably possible. If your eDocument service is discontinued, the regular fees associated with your account type will still apply, and if applicable, your participation in the Extreme Checking account will be immediately terminated and any unpaid accrued interest forfeited.

## Prompt Review of eDocuments

Your eDocument will be dated the day the document is sent to you by e-mail. Promptly review your document and notify the Bank in writing or by e-mail within 30 days from the e-mail date of any error, unauthorized signature, lack of signature, alteration, or other irregularities in your e-statement, items or account. If you allow someone other than yourself to review your e-statement, you must still review the e-statement yourself for errors, unauthorized signatures, lack of signatures, alterations, or other irregularities because you may be responsible for the wrongful acts of your employees and agents. The 30 days within which you must notify the Bank of any errors in your e-statement shall begin on the e-mail date regardless of when you receive and/or open the e-statement.

### **Change of Email**

I agree to immediately notify GRAND SAVINGS BANK of any change in my email address, either through postal mail, email or fax, to the contact information provided below.

### **Notice of Unauthorized Access**

If you believe your eDocuments are lost or someone has obtained access to your eDocuments without your permission, call the Bank at (800) 460-2070.

### **Change in Terms**

GRAND SAVINGS BANK reserves the right to modify this agreement at any time. You will be notified as soon as possible when any changes are made that materially affect your rights. Notifications will either be mailed under separate cover or delivered to you online. Changes to this Agreement will be effective immediately after the Bank makes them, unless applicable law requires the Bank to provide me with advance notification. Those changes will be effective immediately after advance notice has been issued or upon the date stated in such notice, as required by applicable law. If the changes would result in any increased fees or liability to me, the Bank agrees to provide notice at least thirty (30) days prior to the effective date. I may obtain a copy of any current Agreement by calling the Bank at (800)460-2070 or by writing to the address listed below.

### **Contact Information:**

GRAND SAVINGS BANK

PO Box 451809 Grove OK 74345-1809

Business Days: Monday through Friday 8:30 AM - 5:30 PM CST Time

Phone: (800) 460-2070 Fax: (918) 786-4761

Email: customerservice@grandsavingsbank.net

### **Computer Specifications**

In order for you to receive electronic delivery of your eDocuments, you must have access to:

- an Internet web browser which is capable of supporting HTML
- connection to the Internet
- Adobe Acrobat Reader 6.0 or greater. In order to properly view or print your eDocument, you must install Adobe Acrobat Reader version 6.0 or higher on your computer. A copy of the Adobe Acrobat Reader program can be downloaded free of charge at <http://www.adobe.com/products/acrobat/readstep.html>
- You will also need a printer if you wish to print out and retain eDocuments on paper and electronic storage if you wish to retain eDocuments in electronic form.

We will give notice of any change to the hardware and software requirements if the change will adversely affect your ability to access, receive, and retain eDocuments, disclosures, and legal notices.

***Note: GRAND SAVINGS BANK does not endorse the use of legacy systems due to security vulnerabilities that can exist. While they may be compatible with our online banking product, vendors no longer support or provide updates to these systems. GRAND SAVINGS BANK recommends that you periodically update your operating system to help protect your financial information, and will not be held responsible for security incidents that may result from failure to protect your system while using our electronic services.***

### **Security Measures**

The Bank will use reasonable measures, consistent with industry standards to maintain an appropriate level of security over the information contained in your eDocuments. Upon receipt of this "Consent Agreement for Electronic Delivery of eDocuments & Web Notifications", electronically signed by you, the Bank will "pre-note" your e-mail address by sending you a test e-mail and requiring you to reply prior to initiating the electronic delivery of your eDocuments. The Bank has no control over the persons who have access to your personal computer and eDocuments once they are in your possession. The Bank will not be liable for any unauthorized access to your personal computer or to the information maintained on your computer, including your e-statements. You are responsible to initiate and maintain adequate procedures to prevent unauthorized access to your personal computer or unauthorized use of your electronic or other files, including your eDocuments. The industry standards for electronic technology are constantly changing and new standards are being developed.

You acknowledge by signing this Authorization that there are risks to the electronic delivery of your eDocuments, including but not limited to:

- Delay or failure due to technical difficulties,
- Weather conditions,
- Matters beyond the Bank's reasonable control, or
- Alteration of bank statements by third parties in spite of the Bank's reasonable security measures.

By signing this Authorization, you represent to the Bank that you have considered the Bank's security measures and find these security measures to be reasonable. You should consider the content of your eDocuments, the risks associated with the electronic delivery of your eDocuments, and the Bank's security procedures in reaching this conclusion.

### **Protecting Your Login ID**

You are responsible for the confidentiality of your User ID and Password, and are bound by the same rules that govern the security of your User ID as defined in your Online Banking Agreement. If you suspect that your User ID has been compromised, contact us immediately at (800) 460-2070.

### **Assignment**

I understand the Bank can assign rights and delegate duties under this Agreement to a company affiliated with the Bank or to any other party. I may not assign my rights or duties to anyone else.

### **No Warranties**

In no event will GRAND SAVINGS BANK or its subsidiaries, affiliates, contractors or their respective employees be liable under any contract, tort, negligence, strict liability or other claim for any direct, indirect, incidental special, consequential or exemplary damages, including but not limited to damages for loss of profits, goodwill, use, date or other intangible losses (even if advised of the possibility of such damages) resulting from the use of or the inability to use e-statements or any products or services, or any failure of performance, error, omission, interruption, effect, delay in operation or transmission, computer virus, line system failure, loss of date, or loss of use related to this electronic transmission or any web site operated by any third party. However, should you be unable to access your documents, you can contact us at (800) 460-2070 and the Bank will take other measures to provide copies of your documents to you.

### **Joint Account**

If this is a Joint Account, each of us agrees that each co-account holder shall have authority to receive Communications at the email address specified. Each of us agrees that notice to any co-account holder shall be deemed to be notice to all co-account holders. Each joint owner agrees that he or she shall be jointly and severally liable for the Account. GRAND SAVINGS BANK reserves the right to require written instructions from all co-account holders.

### **Privacy**

All information gathered from you in connection with using this Service will be governed by Bank's Privacy Policy. A copy of our Privacy Policy can be found on our website at [www.grandsavingsbank.com](http://www.grandsavingsbank.com) at the bottom of the page under the Security Center hyperlink.

### **Participating Rights**

You agree to waive and release any claims against The Bank arising out of or in any way related to the eDocuments service, except for those claims resulting solely from the negligent acts or omissions of the Bank. All questions regarding your eDocuments access should be directed to The Bank, during business hours, at (800) 460-2070. You may also email us at [customerservice@grandsavingsbank.net](mailto:customerservice@grandsavingsbank.net) providing the account name and email address.

### **Governing Law**

You agree that this Consent and Agreement is governed by the laws of the State of Oklahoma, excluding any application of conflicts of laws, rules, or principles. You agree that the sole jurisdiction and venue for any litigation arising from your use of our service shall be an appropriate federal or state court located in the city in which the Bank's main office is located.

### **Acceptance and Consent**

By selecting "I AGREE," and submitting your request you are enrolling in the eDocument Service. You affirmatively consent to receive, and acknowledge that you can receive, access and retain all eDocuments and other disclosures and legal notices. You understand that by enrolling in the Service, you will no longer receive statements by mail on the eligible account(s) for which you have enrolled. You acknowledge that you accept and understand the terms of this Agreement and that your computer system meets the minimum system requirements described in this Agreement. If you do not select "I AGREE," you will not be enrolled in the Service and will not be bound by this Agreement. I understand that I have the right to withdraw this consent, but if I do, if applicable, participation in the Extreme Checking account will be immediately terminated and any unpaid accrued interest forfeited. To withdraw consent for eDocuments, notification must be presented in writing to us at Grand Savings Bank, PO Box, 451809, Grove, OK 74345 or you may stop by any branch and sign an electronic statement withdrawal of consent form. You may also [print the electronic withdrawal of consent form](#), sign, and return to the bank. IMPORTANT: Please print and retain a copy of this consent and disclosure agreement.