

Electronic Banking Account Statement Disclosure and Agreement

This Electronic Banking Account Statement Disclosure and Agreement "Agreement" is made between you and Grand Savings Bank and provides your request and consent to receive statements, notices, and documents for your account(s) by electronic delivery. These electronic statements, notices, and documents are called "eDocuments." This Agreement is in addition to the terms and conditions described in the Grand Savings Bank Online and Mobile Banking Service Application and Electronic Funds Transfer Agreement and Disclosure and corresponding Rate and Fee Schedule.

By clicking on "I Agree" below, you agree that we may provide you with your periodic banking account statements, including but not limited to any future disclosures, amendments, privacy policies, letters, correspondences, and any other notices that may be legally required to be provided to you, in electronic form. Once enrolled in the eDocuments service, you will receive your next statements, notices, and documents electronically only.

ELIGIBILITY FOR eDOCUMENTS. You must be enrolled in our online banking product in order to sign up for and view eDocuments. All account types for which the bank generates periodic statements are eligible for eDocuments.

ONE eDOCUMENT. eDocument can only be set up once for an account. If you require a statement to go to more than one recipient, please contact us.

ACCESSING YOUR eDOCUMENTS. When your statement is ready, you will receive an email notification with a link to the bank's online banking site. Log in with your username and password, then navigate to the Documents option to view your documents. You must ensure that your computer software meets the following system requirements in order to view, print, and/or save your eDocuments.

- Computer with the capability to access the Internet
- Internet Browser that supports 128-bit encryption and is on the list of supported browsers. http://info.netteller.com/go/Supported-Browsers
- Adobe Acrobat Reader 6.0 or higher

Your statements will be available to you online for 180 days. You will continue to have the option to request historical statements, for which fees may apply. Please refer to the applicable account agreement and disclosures for details. If you wish to receive a paper copy of a disclosure or other information presented to you electronically, you can contact us by phone at (800) 460-2070 or by writing us at Grand Savings Bank, PO Box 451809, Grove, OK 74345-1809.

SELF ENROLLMENT EMAIL:

You have opted to enroll in Grand Savings Bank's eDocument program. Thank you for choosing Grand Savings Bank as the partner to help you achieve your financial goals. If you have any questions about eDocuments, please contact our Customer Care Center at (800) 460-2070.

Enrolled documents include: <<JHA:AccountList:JHA>>

EMAIL WHEN USER MAKES ENROLLMENT CHANGES:

You have opted to adjust your eDocument settings by either adding or removing accounts/documents. Please contact us as soon as possible if you did not make a change to your eDocument settings.

Your small change is making a difference in paper consumption. Each month, you will receive an email that lets you know your statement is ready. Simply log on to Online Banking and click on the Documents option to view your documents.

Enrolled documents include: <<JHA:AccountList:JHA>>

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