

Grand Savings Bank 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 opting to receive eDocuments from GRAND SAVINGS BANK, 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. <https://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.

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. 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 60 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 60 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 documents 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

Email: Customercare@grandsavingsbank.com

Business Days: Monday through Friday 8:00 AM - 5:30 PM CST Time