



## Electronic Statement/Notice Disclosure

This agreement authorizes First Commercial Bank to deliver your bank statement or bank notice for your account to you, by electronic delivery. An electronic bank statement is called an "E-Statement" and an electronic bank notice is called an "E-Notice". Upon agreeing to this disclosure and successful testing of the electronic delivery method, you will then receive periodic electronic notifications that your statement and/or notice are available to you.

You must be a First Commercial Bank customer in order to access your electronic bank statement and/or notice. Your personal computer (PC) must meet the following software requirements for access to and retention of electronic bank statements and notices. To determine if your computer satisfies these requirements, select the "**Test Browser**" option located in the First Commercial Bank First Connect login section of our home page. Additionally, you will need access to a printer or the ability to download and archive the document(s) to your computer in order to keep copies for your records.

Microsoft Internet Explorer 5.0 and higher with 128-bit encryption  
Netscape Communicator 4.7 and higher with 128-bit encryption  
Netscape Navigator 4.08 and higher with 128-bit encryption

We will use commercially reasonable measures, consistent with industry standards, to maintain a reasonable level of security over the information contained in the electronically delivered account statement and/or notice. One of the main security features guarding the use of online banking is the unique combination of your First Connect Internet Banking ID and PIN. It is important that you protect the security of your First Connect Internet Banking ID and PIN by keeping them secret. If you give your First Connect Internet Banking ID and PIN to another party, you will be responsible for any changes or charges to your account(s). By entering into this Agreement and using First Connect, you agree to protect the security of your First Connect Internet Banking ID, PIN and any other numbers, codes, marks, signs, keys or other means of identification of you as a First Commercial Bank First Connect customer which may be devised or established from time to time.

When your statement and/or notices are available, you will receive an email to that effect **at the email address we have on file at that time**. Included in the email, will be a PDF file which will include your statement or document. You must authenticate with us to be able to open the document. To do so, you will need your First Connect Internet Banking ID and PIN. You will have sixty (60) days from the time of the email within which to view, print, and/or archive statements. You will have thirty (30) days from the time of the email within which to view, print, and/or archive other documents.

We also make statements and images available thru our First Commercial Bank First Connect Internet Banking system. You are able to retrieve text pages of your statement for maximum of twelve (12) months by selecting the "**Statement**" option next to the account on the "**Account Information**" page of the online banking system. Check and paper deposit images are available online for up to six (6) months by selecting the "**Transactions**" option next to the account on the "**Account Information**" page of the online banking system, and then by selecting the "**View Image**" link next to the transaction. After the above periods of time, statement and transactional information will be available upon requires by contacting us at 952.903.0777.

You are responsible for providing us with updated information that we need to contact you electronically, including any change in your e-mail address, etc. We will send you a notice electronically indicating that your statement and/or notice are available. The notice will allow you to log in and retrieve your statement and/or notice electronically.

By clicking the "**I Agree**" button, you are authorizing First Commercial Bank to provide bank statements and/or notices for your chosen accounts by electronic means. **You understand and agree that by requesting electronic delivery, you will NOT receive statements and/or notices in paper form unless you specifically discontinue the E-Statement and/or E-Notice services as described in this disclosure. If your previous statement included imaged check copies, you will see those imaged check copies in your E-Statement.** You agree that electronic delivery will satisfy First Commercial Bank's requirement to provide you a periodic statement and/or notice on your account.

Your consent shall remain valid until such a time as you exercise your right to revoke this consent by un-rolling from the service through your First Commercial Bank First Connect Online Banking account. The E-Statement and/or E-Notice service will be discontinued within 10 banking days and you will receive your statement and/or notice in paper form. First Commercial Bank retains the right to discontinue this service at any time. Your E-Statement and/or E-Notice service will be discontinued if the e-mail notice is returned undeliverable for any reason.

If you have any questions or require assistance concerning this service, please contact us by telephone at 952.903.0777 or by email at [jlee@1stcommercialbank.com](mailto:jlee@1stcommercialbank.com).