



DIGITAL SERVICES AGREEMENT AND DISCLOSURES

Effective 1/04/18



ALLIANCE BANK
Strength. Innovation. Community.®

Online Banking Services

Alliance Bank hereby publishes the following terms and conditions for User's use of the Online Banking Services. Alliance Bank reserves the right to modify these terms and conditions at any time, effective upon publication. User's use of the Online Banking Services constitutes agreement to these terms and conditions and any modifications thereof.

1. User agrees that the following uses of the Online Banking Services are strictly prohibited. User agrees to indemnify, hold harmless, and defend Alliance Bank from and against any and all claims, actions, suits, judgments and expenses (including court costs and reasonable fees of attorneys, accountants and expert witnesses) at User's sole expense, arising from User's failure to abide by these restrictions on use of the Online Banking Services.
 - A. Unauthorized communication of any information concerning any password or other online access number, code or identification or any other proprietary information belonging to any other person or entity.
 - B. Use of the Online Banking Services to copy or to distribute copies of copyrighted materials belonging to any other person or entity is permitted only to the extent that the owner has provided express permission to the User permitting such activity. Copying, distributing, or transmitting copyrighted materials other than with permission as specified above is expressly prohibited.
 - C. Use of the Online Banking Services in violation of any telecommunication, postal, or other local laws or regulations of the User's country of origin or of the United States or in furtherance or in the commission of any crime or other unlawful or improper purpose.

 2. ALLIANCE BANK AND ITS SUPPLIERS MAKE NO WARRANTIES OR REPRESENTATIONS OF ANY KIND WITH RESPECT TO THE PC SERVICES, WHETHER EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO MERCHANT ABILITY OR FITNESS FOR PARTICULAR PURPOSE AND NEITHER ALLIANCE BANK NOR ITS SUPPLIERS NOR ANYONE ELSE WHO HAS BEEN INVOLVED IN THE CREATION, PRODUCTION OR DELIVERY OF THE PC SERVICES ASSUME ANY RESPONSIBILITIES WITH RESPECT TO USER'S USE THEREOF. NO ORAL OR WRITTEN INFORMATION OR ADVICE GIVEN BY ALLIANCE BANK OR ITS SUPPLIERS OR ANY OF THEIR EMPLOYEES SHALL CREATE A WARRANTY OR IN ANY WAY INCREASE THE SCOPE OF THIS WARRANTY, AND USER MAY NOT RELY ON ANY SUCH INFORMATION OR ADVICE. THE FOREGOING CONSTITUTES ALLIANCE BANK'S SOLE AND EXCLUSIVE LIABILITY TO USER WITH RESPECT TO USER'S USE OF THE PC SERVICES.
 - A. Any cause of action concerning the Online Banking Services under this Agreement must be commenced within one year after such cause of action has occurred.

 3. User further agrees:
 - A. Transmission of confidential business and sensitive personal information is at Customer's sole risk.
 - B. Alliance Bank reserves the right to monitor and review transmissions online and in storage, and to remove or reject any material which Alliance Bank, at its sole discretion, believes may be unlawful or objectionable, without prior notice to User.
 - C. User agrees to notify Alliance Bank or its authorized agent no later than 60 days after User receives the FIRST statement on which User believes a problem or error occurred. User further acknowledges receipt of Alliance Bank's Electronic Fund Transfer and Error Resolution disclosure and understands problems and/or errors will be resolved accordingly.
 - D. User further understands that if at any time Online Banking is not used for a period of 6 months, the service may be discontinued.
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Automated Bill Payment

Alliance Bank hereby publishes the following terms and conditions for Customer's use of bill payment services via the Internet. Alliance Bank reserves the right to modify these terms and conditions at any time, effective upon publication. Customer's use of bill payment services constitutes agreement to these terms and conditions and any modifications thereof.

1. Customer agrees to accurately follow product use instructions provided in the on-line tutorial.
2. Customer authorizes Alliance Bank or its authorized agent to make payments to creditors as authorized by PC (personal computer) from time to time and also authorizes Alliance Bank to post such payments to customer's account.
3. Customer agrees to schedule bill payments (payment transaction date) at least five business days before the due date, not including any grace period.
4. Customer agrees that Alliance Bank or its authorized agent will use reasonable efforts to ensure payments reach creditors on time, but cannot guarantee the time a payment will be posted by a creditor. Alliance Bank or its authorized agent will use reasonable effort in ensuring creditors reverse any service fee or late charge that is related to a payment processing error. Customer also understands that Alliance Bank or its authorized agent will not be responsible for any loss or penalty that may be incurred due to lack of sufficient funds or other conditions that may prevent the withdrawal of funds from customer's account.
5. Customer agrees to provide correct payee name, address, account information and payment amount.
6. Customer agrees to maintain sufficient funds in funding account on the transaction date requested.
7. Customer understands that if Bill Pay is not used for a period of 6 months, the service may be discontinued.
8. Customer understands if Bill Pay Services are terminated, transaction history is no longer available through the bill pay feature.
9. Customer agrees to notify Alliance Bank or its authorized agent no later than 60 days after Customer receives the first statement on which the Customer believes a problem or error occurred.
10. Customer acknowledges that Alliance Bank or its authorized agent may require up to 45 days to investigate a complaint or question. Alliance Bank or its authorized agent will use all reasonable efforts to resolve an issue within 3 business days. If an issue is reported orally, the Customer may be required to send the complaint or question in writing within 10 business days. If Alliance Bank or its authorized agent needs more time, they will credit the Customer's account within 10 business days for the amount the Customer believes is in error. If Alliance Bank asks the Customer to put the complaint in writing and Alliance Bank does not receive it within 10 business days, Alliance Bank may not credit the customer's account. If Alliance Bank determines there was no error, Alliance Bank will send a written explanation within 3 business days after the investigation is finished.

The Bill Payment Service permits you to direct payments from your designated online Bill Pay account to third parties you wish to pay in the United States. Your account must be a checking account. Through the service, you can pay bills from your account to businesses or individuals. The maximum per item payment amount is \$9,999.99, the minimum payment amount is \$1. You may make more than 1 bill payment per day to the same payee, however the amounts must be different. FIS Corporation provides the Bill Payment service for the bank. If more than one (1) bill payment in the same amount to the same payee is completed on the same day, FIS will only process one bill. In case of errors or questions relating to Bill Payments, please call the Bill Payment Customer Service at 1-888-959-9425. Customer Service is available Monday through Friday, from 8:30 a.m. to 4 p.m. (CST), excluding Federal Holidays. The fee for Bill Payment is \$.50 for each bill and will be automatically deducted from your checking account each month. We offer the first three months service at no charge. Alliance Bank may change this fee with at least 30 days prior notice to you.

Funds must be available in your Account on the scheduled payment date. If the date you schedule a payment to be initiated falls on a non-business day (Saturday, Sunday or Federal Holiday), funds must be available in your Account

the following business day. After funds are withdrawn from the Account to make a payment, we may make the payment either by transferring funds electronically to the payee or by mailing the payee a check.

You may choose to schedule payments to recur in the same amount at regular weekly, monthly or semi-monthly intervals. When you create a new payee in the Service, it has a temporary status until we have had sufficient time to set up the account and for your business payees to verify information about your account. You should schedule a payment to a new payee at least ten (10) business days before any payment due date, to allow us time to set up the payee and verify information about your account with the payee.

For all subsequent payments, you agree to allow five (5) business days between the date you schedule a payment to be initiated and the payment due date (that is the due date shown on your invoice). If you do not, you will be responsible for all late fees, finance charges or other action taken by the payee.

FIS Corporation is only responsible for exercising ordinary care in processing and sending payments upon your authorization in accordance with this Agreement. FIS Corporation will not be liable in any way for damages you incur if you do not have sufficient funds in your Account to make the payment on the processing date, for delays in mail delivery, for changes to the payee's address or account number, or for any other circumstances beyond the control of FIS Corporation.

If the session during which you schedule a payment ends by 9:30 p.m. (CT), FIS Corporation will be considered to have received it on that day. Otherwise, it will be considered received on the following business day. For all entries made using the Service, the time recorded by the Service controls the transaction.

If your Account does not have sufficient funds to make a payment as of the date the transfer or payment is attempted or scheduled to be made, the transfer or payment may be canceled. The bank's normal non-sufficient funds fee or normal overdraft fee will be charged.

You may receive a copy of a cancelled check for a fee from FIS Corporation. Please contact us for the current fee for check copies.

Privacy Policy

You consent to receive and access electronically Alliance Bank's Privacy Policy unless you notify us in writing that you want a written copy. The Privacy Policy is available electronically via the "Privacy and Security" links at the bottom of each page within www.alliancebanks.com.

E-Bill Presentment

E-Bill Presentment is an optional feature of the Services that allows you to receive bills electronically from billers who elect to participate ("Payees"). If you activate E-Bill Presentment, you also agree that:

1. Each Payee has the sole discretion to accept or decline a request for electronic billing. Once accepted, the date of presentment of your first electronic bill may vary from Payee to Payee.
2. By your activation of E-Bill Presentment, you authorize us to use the login information you have registered with any Payee, including your password, in order to retrieve bill information on your behalf.
3. We are not responsible if your bill is not available from a Payee for retrieval, a Payee does not provide us with a bill summary, or a Payee does not provide access for you to view your bill in a timely manner. It is your sole responsibility to contact your Payees directly if you do not receive your bills or there is a delay in your receipt of a bill. You hold us harmless for any adverse consequences should you not receive a bill or there is a delay in your receipt of a bill.

4. Some Payees will turn off paper billing when you activate E-Bill Presentment; others will not. If you receive a bill both electronically and in paper format and you pay both bills, we will not be liable for crediting your account the overpayment. You must contact the Payee directly to resolve the issue. Your ability to receive a paper copy of your electronic statement in addition to an electronic bill is at the sole discretion of each Payee.
5. Any Payee may discontinue electronic billing at any time. You may also cancel E-Bill Presentment from any Payee at any time; if you do, you are responsible for making arrangements with the Payee for an alternative form of bill delivery.
6. We are not responsible for the accuracy of your electronic bill(s). Any disputes regarding the accuracy of an electronic bill must be addressed with the Payee directly.
7. The Services will store 18 months of bill summary information. However, images of the bills may only be available as long as the Payee maintains them. If you will have need of bill summary information or images of bills beyond these times, you should save them to your computer or print them.
8. The E-Bill Presentment feature is subject to the Liability Limitations described above and all other provisions of this Agreement.

Electronic Communications

If you are an Online Banking customer, you agree that we may communicate with you by electronic means regarding the accounts you maintain with us and designate for use with the Services. This means that we may send you electronic messages regarding your account or the Services. These messages may include any disclosures or notices required by applicable federal or state law or regulation. For example, if you assert an electronic transaction error in your account, we may communicate the results of our investigation to you via the e-mail feature within the Services or via the registered email address on file with Alliance Bank. You should check your e-mail messages regularly in order to insure that you have received any important information about your account or the Services. You will be deemed to have received any information, including any required disclosure or notice, as of the date we transmit such information to you. If your account is a joint account, we will consider our electronic communication to one owner as being given to all account owners. All communications in either electronic or paper format will be considered to be “in writing.”

Mobile Banking

1. You may use certain banking services accessible from a supportable mobile device (“Mobile Banking”). Mobile Banking may be used for accessing account information; for transmitting Payment Orders, Debit Transfers, and Intra-Bank Transfer requests through the mobile application to us using your supported mobile device, your Wireless Carrier and our mobile banking application; and for certain other banking transactions. If you download the Application you will be entitled to use Mobile Banking. We reserve the right to approve or deny your use of Mobile Banking.
2. Hardware and Software. In order to use this Service, you must obtain and maintain, at your sole cost and expense, a compatible mobile device and/or other hardware and software that meets all technical requirements, as specified by the Bank from time to time, for the proper delivery of the Service and that fulfills your obligation to obtain and maintain secure access to the Internet. The Bank is not responsible for any third party software you may need to use this Service. Any such software is accepted by you “as is” and is subject to the terms and conditions of the software agreement you entered into directly with the third party software provider at time of download and installation. You understand and agree that you may also incur, and shall pay, any and all expenses related to the use of the Service, including, but not limited to, telephone, mobile data, or Internet service charges. You understand and agree that you are solely responsible for the operation, maintenance and updating of all equipment, software and services used in connection with the Service and the cost thereof, and you hereby agree that you will perform, or cause to be performed, all vendor recommended maintenance, repairs, upgrades and replacements. The Bank is not responsible for, and you hereby release the Bank from, any and all claims or damages resulting from, or related to, any virus or malware or related problems that may be associated with your

using electronic mail or the Internet. The Bank is not responsible for, and you hereby release the Bank from, any and all claims or damages resulting from, or related to, defects in or malfunctions of your hardware or software, or failures of or interruptions in any electrical, telephone, mobile data, or Internet services. The Bank hereby advises you, and you hereby agree to scan your mobile device, hardware and software on a regular basis using a reliable virus detection product in order to detect and remove viruses or harmful malware.

3. Mobile Deposit. You may make deposits to your Authorized Accounts from your camera-enabled mobile device capable of capturing check images and information and electronically delivering the items and associated deposit information to our designated processor (“Mobile Deposits”) as part of Mobile Banking. If you have registered for Mobile Banking Services, you can select the Check Deposit tab in Mobile Banking and provide the information requested to take advantage of Mobile Deposits. We reserve the right to approve or deny your use of the Mobile Deposit function. The device must capture an image of the front and back of each check to be deposited in accordance with the Procedures; must read and capture the MICR line on each check; and must read and capture all such other data and information as is required by this Agreement or Federal Reserve regulations for the processing of these checks for payment.
 - A. Deposit Limits. No single Mobile Deposit shall exceed \$2,500 and no group of Mobile Deposits on any given day shall be permitted in excess of a cumulative total of \$2,500. No deposits shall exceed a total of \$5,000 per 21 business days. Additionally, the cumulative number of deposits on any given day shall not exceed five deposits nor exceed ten deposits during a 21 business day period. Further, we reserve the right to establish and assign to you revised deposit limits for the Mobile Deposit service (including further limits on the individual dollar amount of any Mobile Deposit, the cumulative amount of Mobile Deposits in a given day and/or number of Checks that you may transmit through the Mobile Deposit service each day) and to modify such limits from time to time in our sole discretion, and you agree to comply with all such limits.
 - B. Endorsements and Procedures. You agree to restrictively endorse any item transmitted through the Mobile Deposit services as “FOR MOBILE DEPOSIT ONLY” and be properly endorsed. The payee name must match the name on the account. You agree to follow any and all other procedures and instructions for use of the Mobile Deposit services as we may establish from time to time. Any loss we incur from a delay or processing error resulting from an irregular endorsement or other markings by you will be your responsibility.
 - C. Check requirements. You must not initiate an electronic check entry without first having a proper check which is payable to you, and you must only deposit checks that are authorized by this Agreement and your Account Agreement(s). The image of any check or other negotiable instrument (a “Check”) transmitted to us using the Mobile Deposit services must be legible, must contain images of the front and back of the Check and must comply with all other requirements established from time to time by us or applicable governmental regulatory agencies or associations.
 - i. Eligible Items and Security Interest. You agree to scan and deposit only checks as the term check is defined in Federal Reserve Regulation CC (“Reg. CC”). You agree that the Image of the check that is transmitted to the Bank shall be deemed an “item” within the meaning of Articles 3 and 4 of the Uniform Commercial Code (1990 Official Text).
 - ii. You agree that you will not use this Service to scan and deposit any of the following checks (“Prohibited Check”), which shall be considered prohibited notwithstanding that such checks may constitute “checks” under Reg. CC:
 - Checks payable to any person or entity other than the owner(s) of the account into which the check is being deposited.
 - Checks containing an alteration to any of the fields on the front of the check, or which you know or suspect, or should know or suspect, are fraudulent or otherwise not authorized by the owner of the account on which the check is drawn
 - Checks payable to two or more persons jointly, not alternatively, unless deposited into an account

jointly owned by all payees.

- Checks previously converted to a substitute check, as defined in the Account Agreements, are “image replacement documents” that purport to be substitute checks.
- Checks drawn on a financial institution located outside the United States.
- Checks that are remotely created checks, as defined in the Account Agreement.
- Checks not payable in United States currency.
- Checks dated more than six (6) months prior to the date of deposit.
- Checks prohibited by the Bank’s current procedures related to this Service or which are otherwise not acceptable under the Account Agreement governing your Bank account.
- Checks payable on sight or payable through Drafts.
- Checks with any endorsement on the back other than that specified in this Agreement.
- Checks that have previously been negotiated, submitted through this Service, or through a remote deposit capture service offered at any other financial institution.
- Checks that are drawn or otherwise issued by the U. S. Treasury Department.
- Money Orders or Postal Money Orders.
- Travelers Checks.
- Cashier’s Checks.
- Convenience Checks.
- Bonds.

D. Availability of Funds. Any deposit received after 4:00 p.m. CST, Monday – Friday (except holidays) will be processed the next business day. Your deposit is not approved until you have received an approved email notification from us. Deposits may not be available for immediate withdrawal.

E. Rejection of deposits. You agree that all deposits received by us are subject to verification and final inspection and may be rejected by us in our sole discretion, and you shall be liable to us for any errors, inaccuracies, breach of warranties and any other loss sustained by, or claim made against us relating to such deposits. We are not liable for any service or late charges that may be imposed against you due to our rejection of any Check that you transmit for deposit through the Mobile Deposit service. In all cases, you are responsible for any loss or overdraft plus any applicable fees to your account due to a Check being returned. You acknowledge and agree that, while we normally provide notice of rejected deposits, we may reject any Check transmitted through the Mobile Deposit service in our sole discretion without notice to you, and we will not be liable for any such rejection or failure to notify you of such rejection. We are not responsible for detecting errors contained in any check item sent by you through Mobile Deposit, or for the payment of the check item made on the basis of erroneous information. If we reject a Check for remote deposit, you must physically deposit the original Check. Should you fail to produce the original check, you authorize us to deduct that amount from your account.

F. Unpaid checks. You are solely responsible for verifying that Checks that you deposit by using the Mobile Deposit service have been received and accepted for deposit by the Bank. The Bank will provide you with notice of any deposits that it is unable to process because Checks were returned unpaid by the payor financial institution. In the event that the Bank credits your account for a Check that is subsequently dishonored and returned, you authorize us to debit the amount of such Check plus any associated fees from the account or such other Authorized Account(s). You agree to comply with any additional instructions we may provide to you in connection with returned Checks.

G. Duty to report errors. We will provide you with periodic statements that will identify the deposits that you make through the Mobile Deposit service in accordance with the terms of the applicable Authorized Account Agreement or you may elect to have such statements delivered electronically in accordance with Section 5 of this Agreement. You agree that it is your responsibility to review all such information that we make available to you in a timely manner to verify that deposits made through the Mobile Deposit service have been received

and accepted by the Bank and are accurate. Receipt of a Check through the Mobile Deposit service does not constitute an acknowledgement by us that the Check is error-free or that we will be liable for the Check. You agree to notify us promptly of any errors, omissions, or discrepancies in a deposit within the time periods established in your Account Agreement. Subject to applicable law, any failure by you to notify the Bank of any error, omission or other discrepancy in accordance with this Agreement and your Bank Account Agreement shall relieve the Bank of any liability for such error, omission or discrepancy.

- H. Multiple Presentment. You agree that you will never re-present the original Check. Presenting an item more than once may constitute fraud. You will bear any and all liability for costs resulting from multiple presentments (including but not limited to overdraft fees, attorneys' fees, interest and any related or indirect costs). You understand that you are responsible if anyone is asked to make a payment based on an original check that has already been paid.
- I. Storage, Security and the Destruction/Disposal of Checks. After you receive confirmation that we have approved your deposit, you must securely store the original check and make sure the original Check is accessible to us at our request. Upon our request from time to time, you will deliver to us within two business days, at your expense, the requested original Check in your possession. If not provided in a timely manner, such amount will be reversed from your account. All Checks should be destroyed in a timely manner, not to exceed 30 days from the time of the deposit. Destroy the check by cross-cut shredding or another commercially acceptable means of destruction. After destruction of the original check, the image will be the sole evidence of the original check.

Text Message (SMS) Terms of Use

1. Your wireless carrier's standard messaging rates apply to your entry or submission message, our confirmation and all subsequent SMS correspondence. Alliance Bank does not charge for any content; however, downloadable content may incur additional charges from your wireless carrier. Please contact your wireless carrier for information about your messaging plan. Your carrier may impose message or charge limitations on your account that are outside of our control. All charges are billed by and payable to your wireless carrier.
2. By subscribing, you consent to receiving up to 90 SMS messages per day, including text messages from us which may include offers from us, our affiliates and partners. You can unsubscribe at any time from all services by sending STOP to 322654.
3. You represent that you are the owner, or authorized user of the wireless device you use to subscribe to the service, and that you are authorized to approve the applicable charges.
4. We will not be liable for any delays or failures in your receipt of any SMS messages as delivery is subject to effective transmission from your network operator and processing by your mobile device. SMS message services are provided on an AS IS, AS AVAILABLE basis.
5. Data obtained from you in connection with this SMS service may include your mobile phone number, your carrier's name, and the date, time and content of your messages and other information that you may provide. We may use this information to contact you and to provide the services you request from us, and to otherwise operate, develop and improve the service. Your wireless carrier and other service providers may also collect data from your SMS usage, and their practices are governed by their own policies. We will only use the information you provide to the service to transmit your text message or as otherwise described in this document. Nonetheless, we reserve the right at all times to disclose any information as necessary to satisfy any law, regulation or governmental request, to avoid liability, or to protect our rights or property. When you complete forms online or otherwise provide us information in connection with the service, you agree to provide accurate, complete, and true information.
6. The service as well as the content and materials received through the service are proprietary to us and our licensors, and is for your personal, non-commercial use only. You shall not damage, impair, interfere with or disrupt the service or its functionality.
7. The service is available only in the United States.
8. We reserve the right to alter charges and/or these terms and conditions from time to time. We may suspend or

terminate the service to you if we believe you are in breach of our terms and conditions. Your service is also subject to termination in the event your wireless service terminates or lapses. We may discontinue the service at any time.

9. If you have any questions, e-mail accessonlinehelp@alliancebanks.com. You can also text the word HELP to 322654 to get additional information about the service. We do not charge for help or info messages; however, your normal carrier rates apply.

Electronic Statement Delivery (“E-Statements”)

1. Eligible Accounts for E-Statements. Most consumer checking (including their related Ready Cash and Preferred Reserve Lines of Credit) savings, and loan accounts that have recurring periodic statements are eligible for E-Statements.

For combined statements, the primary account must be activated within Online Banking to allow E-Statements. Your primary account is the first account listed on your combined statement. If you close your primary account or un-check Electronic Statement from your primary account included on your combined statement, all Accounts will revert to delivery of paper statements and disclosures by U.S. Postal Service.

2. The Scope of Your Consent. If you consent to E-Statements, you also consent to delivery of the following categories of communications from us in electronic form:
 - Periodic and annual statements you are provided in connection with the deposit or loan accounts for which we offer, and you select, electronic delivery, whether now or in the future;
 - Images of checks paid against your account(s) during the statement period, if applicable;
 - Consumer disclosures, as applicable, that are required and may be provided on a consumer’s periodic statements, including, but not limited to, the Error Resolution Notice required by the federal Electronic Fund Transfer Act, certain deposit account terms as required under the federal Truth-in-Savings Act, and the Billing Rights Statement required by the federal Truth in Lending Act;
 - Notices and other communications we may send to you, including but not limited to notices regarding changes to the terms of your account, including applicable fees. Your continued use of the Services following such communication will constitute your acceptance of the revised terms. (Certain changes in terms notices that would normally be provided as an insert with your paper statement may continue to be provided in paper form via U.S. mail or may be provided by e-mail.)
 - If your account is joint with another person or persons, one joint owner’s election to receive E-Statements shall apply to both or all of you.
 - You understand that once we process your E-Statement request, we will discontinue mailing printed account statements to your mailing address of record unless you tell us otherwise (as described in section 4 on page 9).
3. How We Will Provide E-Statement. You must provide a valid e-mail address for our notification purposes. Each statement period we will send you an e-mail notice advising you of the availability of your E-Statement. Once you receive our e-mail notice you may then access your current E-Statement at the Alliance Bank Online Banking system website. Your E-Statement may be accessed for a period of up to 18 months after it is first made available to you. If an e-mail we send to your e-mail address of record is returned as undeliverable we will attempt to contact you by telephone or U.S. mail, but we are not obligated to do so.
4. Your Right to Withdraw Consent to E-Statements. You may withdraw your consent to have your statements provided in electronic form at any time by selecting an alternative delivery method within the Services. Once we receive your request, all subsequent statements will be delivered in paper format. You will not be charged a fee to withdraw your consent. However, if you withdraw your consent, any fees we may have been waiving on your account based on your agreement to receive electronic statement delivery will be charged subsequently. If your account is one that requires electronic delivery of statements, withdrawal of your consent to E-Statements may also result in the conversion of your account to another account type, if and as disclosed in your particular account

disclosure provided to you at account opening.

5. Requesting a Paper Copy of a Statement. You may request a paper copy of any E-Statement, check image, disclosure or notice received electronically under this agreement by writing to us at the address for notices below within seven years after we provided the statement, image, disclosure or notice to you electronically. You may be charged a fee for a duplicate copy, as described in our then current Fee Schedule.
6. Your Duty to Review Your E-Statements. Your E-Statement will be dated up to four days prior to the day of the e-mail notifying you of the availability of your E-Statement. You must promptly access and review your E-Statement and notify us within the applicable time period specified in your applicable Banking Services Agreement of any error, unauthorized transaction, or other discrepancy. The applicable time period within which you must notify us begins on the day we send you the e-mail notification, regardless of when you receive or open your E-Statement.
7. E-Statement Access. Access to E-Statements may be unavailable at times due to scheduled maintenance, unscheduled maintenance, or system outage. In addition, both environmental and physical events may occur that may cause the Services to become unavailable. We will make every reasonable effort to ensure the availability of access to your E-Statements through the Services. However, we are not liable for the unavailability of the Services or any damage that may result from your inability to access your E-Statement.
8. Updating Your Contact Information. It is your responsibility to provide us with an accurate and complete e-mail address, postal address, and telephone number. You must promptly notify us of any change in your contact information. You may change your contact information with us through the Services or by contacting us directly as described above.
9. Our Right to Terminate E-Statement Delivery. We reserve the right, in our sole discretion, to discontinue providing statements to you electronically and revert to paper statements at any time. We will provide you with notice of any such termination as required by law.
10. Verification of Ability and Consent to Receive Statements and Other Communications Electronically. Before we can provide you with periodic statements and other disclosures and notices in electronic format, you must demonstrate to us that you can access your statement or other communications in the same manner that it will be provided. Your consent to electronic delivery by your electronic “click” within Online Banking or on the Online Banking enrollment page demonstrates to us that you have the minimum hardware and software specifications described above and that you wish to receive electronic delivery of your account statements, disclosures and other communications from us.

Suspension by Us

In the event of repetitive failed payments or transfers, we reserve the right to suspend your subscription to the Services. This suspension may be without prior notice to you. If your subscription is suspended, transactions which were previously scheduled will be cancelled. In the event your subscription is suspended, we will notify you by mail at your last listed address or last listed e-mail address, and all inquiries or correspondence relating thereto, including requests for reinstatement, should be directed to the Alliance Bank.

Termination by Us

We reserve the right to terminate your use of the Services, in whole or in part, at any time without prior notice. If you have not logged in to the Services or performed any banking transactions or paid bills via the Services in more than 90 days, or if your account is not in good standing, we may terminate your subscription to the Services for security reasons, with or without notice to you. If we suspend or terminate your use of the Services, any future account statements will be delivered in paper format. Any information stored online including transaction history, copies of checks, statements, payment history, E-Bills, etc. will not be available once the Services are terminated.

Canceling the Services

If you wish to cancel your subscription to the Services, you must provide Alliance Bank with ten (10) days' advance

notice by phone or e-mail, or you may notify Alliance Bank in writing. You will be responsible for all payments or transfers you have requested prior to termination unless cancelled by you, and for all other charges and fees incurred. If you cancel your subscription to the Services, any future account statements, notices and disclosures will be delivered in paper format. SINCE SUBSCRIPTION CANCELLATION REQUESTS TAKE UP TO 10 DAYS TO PROCESS, YOU SHOULD CANCEL ALL OUTSTANDING PAYMENTS OR TRANSFER ORDERS IN ADDITION TO NOTIFYING US OF YOUR DESIRE TO TERMINATE THE SERVICES. WE WILL NOT BE LIABLE FOR PAYMENTS OR TRANSFERS NOT CANCELLED, OR PAYMENTS OR TRANSFERS MADE, DUE TO THE LACK OF PROPER NOTIFICATION BY YOU OF SERVICES CANCELLATION.

Contact Information:

Alliance Bank
322 N Minnesota Street
New Ulm, MN 56073-0757
Telephone: 1-888-959-9425

Business Days: Everyday except Saturday, Sunday and Federal Holidays.