

(After reviewing, please return to your New Account Guide to accept electronic delivery)



Electronic Documents Terms and Conditions

By agreeing to receive electronic documents (eDocs), First State Bank & Trust (FSBT) may provide you with your periodic banking account statements and/or account notices, including, but not limited to any future disclosures, amendments, privacy policies, letters, correspondence, and any other notices that may be legally required to be provided to you, in electronic form.

ELIGIBILITY FOR eDocs

You must also enroll in 1View Digital Banking to sign up for and view eDocs. All account types for which the bank generates periodic statements and/or notices are eligible for eDocs. For a periodic statement, which contains the information including more than one account “Combined Statement,” the lead account must be linked to 1View Digital Banking and enrolled in eDocs to allow display of the Combined Statement.

MULTIPLE ONLINE USERS

eDocs can only be set up for an account under one 1View Digital Banking ID. If you wish for your eDocs notifications to go to more than one person for any account, then that party must be set up on the “AdditionalRecipients” tab and set up by the 1View Digital Banking user.

ACCESSING YOUR ELECTRONIC DOCUMENTS

You will receive an email notification of all eDocs, which will instruct you to log in to your ‘Documents’ using your 1View Digital Banking ID and password. You will need to ensure that your computer software meets the following system requirements to view, print, and/or save your eDocs.

- Computer with the capability to access the Internet.
- Internet Browser that is on the list of supported browsers. <https://banno.com/browser-support/>
- You will also need Adobe® Reader® software to read your eDocs. You may download Adobe Reader for free at www.adobe.com.

eDocs are available online for 18 months. You 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 (573)-333-1700 or by emailing us at EBP@fsbtrust.com.

We will use our best efforts to deliver your eDocs in a timely manner and in accordance with any applicable timeframe required by law. However, we shall incur no liability if we are unable to deliver your eDocs because of the existence of any one or more of the following circumstances.

- a) Our website or 1View Digital Banking is not working properly and you know or have been advised by us of the malfunction; or
- b) Circumstances beyond our control (such as, but not limited to, fire, flood, interruption in telephone service or other communication lines, interference from an outside force, legal

restriction, or delays in mail service) prevent proper delivery and we have taken reasonable precautions to avoid those circumstances.

DUTY TO REVIEW PERIODIC STATEMENTS

You should promptly access/review your eDocs and any accompanying items and notify us immediately of any error, unauthorized transaction, or any other irregularity. If you allow someone else to access your eDocs, you are still fully responsible for reviewing the eDocs for any errors, unauthorized transactions, 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 eDocs notification date regardless of when you access and/or review your eDocs. If you do not immediately report to FSBT any non-receipt of eDocs or any error, irregularity, discrepancies, claims or unauthorized debits or items, you shall be deemed conclusively to have accepted all matters contained in the eDocs to be true, accurate and correct in all respects.

EMAIL ADDRESS MAINTENANCE

It is your responsibility to notify us if you change your email address. You may update your email address by logging into 1View Digital Banking and clicking on your name in the lower left corner. Click on 'Settings' then click your name again. Click 'Edit' beside your email address and change as needed.

CHANGE STATEMENT DELIVERY METHOD

At any time, you can change the way you receive eDocs by logging into 1View Digital Banking and click on your account. Go to 'Documents' and then click on 'Sign Up/Changes'. You can uncheck any or all account(s) you want to remove from electronic delivery. When you change your settings, the change will take place in the next statement cycle. Please refer to your account disclosures for fees related to paper statements.

CHANGES AND/OR TERMINATION

Except as otherwise required by law, rule, or regulation, we may change these terms and conditions at any time. When changes are made, we will update this document on 1View Digital Banking and will be updated on the effective date, unless an immediate change is necessary to maintain the security of the system or unless a law, rule or regulation requires that it be updated at an earlier time. If such a change is made, and it can't be disclosed without jeopardizing the security of the system, this document will be updated within thirty (30) days after the change.

You will be notified as soon as possible when any changes are made which materially affect your rights. As always, you may choose to decline changes to this document by un-enrolling in the eDocs service. Your continued enrollment in the eDocs service is your acceptance to the terms and conditions. Changes to fees or terms applicable to any eligible accounts are governed by the agreement otherwise governing the applicable account. It is your responsibility to review these terms and conditions including FSBT's Privacy Policy from time to time to be aware of any such changes.