

Electronic Statement Disclosure & Agreement

By accepting the terms of this agreement you hereby authorize CFS Bank (the "Bank") to provide periodic financial statements to you electronically. Your authorization means that you consent and agree to the following:

You will provide us with an email address that will be used to send you all electronic statement related notifications. You will let us know immediately if this email address changes (See Contact Information below). You understand that you have no expectation of privacy if the notification is transmitted to an email address owned by your employer. You further agree to release CFS Bank from any liability if the information is intercepted or viewed by an unauthorized party at your employer or other email address selected by you.

Upon receipt of your consent and using the email address you provide, we will send you notification of the availability of your periodic account (statement cycle) and you will be required to access CFS Bank E-statement system in order to view your statements.

You will be required to enter your E-statement user ID and password to view the electronic statement(s) and images. It is your sole responsibility to protect your user ID and password from unauthorized persons.

Your consent to receive electronic periodic checking statements shall remain in effect until revoked by you. If you elect to revoke your consent to receive electronic statements you may notify us in person at any of our branches, via email at contactus@cfsvcs.com or by telephone at (270) 527-4600. If the revocation of your consent is received less than ten (10) days before the end of your normal statement cycle it may not take effect until the following statement cycle.

If you have chosen Electronic Statements Only as your Delivery Preference, you will not receive a paper statement but may request one at any time (see Contact Information below). This means that along with your statement you may also electronically receive any materials that would have gone out with the paper statement including disclosures and promotional materials.

System Requirements: In order to receive electronic statements, you must have an Intel based computer with Pentium processor or equivalent running Microsoft Windows 95 OSR 2.0, Windows 98 SE, Windows Millennium Edition, Windows NT 4.0 with Service Pack 5, Windows 2000, or Windows XP with 64MB of memory or a MAC PC with a PowerPC processor running Mac OS 8.6, 9.0.4, 9.1, or Mac OS X with 64MB of RAM. Both options require Internet access with an email address with the capability of receiving downloads of up to 5MB. In order to read the statements you will also need to install Adobe Acrobat Reader 5.0 or higher.

System Access: Access to this service 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 system to become unavailable. The Bank will make every reasonable effort to ensure optimum availability of this system. However, the Bank is in no way liable for the unavailability of the system or any damage that may result from system unavailability.

CFS Bank disclaims any and all liability that relates to the improper use of this system. We are not responsible for any damage that may occur to your personal computer from the use of this service or the data transmitted through the account access link. The Bank will notify you of any change to software and hardware requirements needed to access the system.