Glenwood State Bank

Electronic Account Statement and Check Image Delivery Enrollment Agreement

Glenwood State Bank's Electronic Account Statement and Check Image Delivery Enrollment Agreement ("Agreement") governs use of the Glenwood State Banks Electronic Delivery Service. As used in this document the words "you" and "your" refer to Glenwood State Bank's customer(s) and their use of the Service. The words "we" and "our" refer to Glenwood State Bank.

This Agreement explains the terms and conditions governing the Glenwood State Bank Electronic Delivery Service. By using the Service, you agree to the following terms and conditions. This Agreement will be governed by and interpreted in accordance with Federal laws and regulations, or to the extent there is no applicable Federal law or regulation, by the laws of the State of Iowa. By accepting below or otherwise using the Service, you agree to use the Service only for bona fide and lawful purpose permitted under this Agreement.

Term & Conditions:

1. To receive Electronic Delivery Services, you must have a working connection to the Internet with e-mail capability to open Portable Document Format (.PDF) files with Adobe Acrobat Reader 5.0 or higher.

2. Upon enrollment, periodic account statements will be provided electronically. You may request paper copies by sending your requests to the address provided below.

3. At the time of this enrollment agreement, you agree to provide us with a password needed to decrypt the self-extracting attachment containing your information. This password must be at least 6 to 10 characters in length and contain 3 of the following: upper case, lower case, number or special character.

4. You agree to keep us informed of any change in your e-mail address by advising us in writing at the address provided below.

5. Upon receipt by us of an e-mail delivery error regarding the statement PDF file will result in the termination of this agreement. The information contained in the undelivered file will be mailed to you at the address contained in our records.

6. If we change the minimum hardware or software requirements, and you are unable to receive electronic delivery services, you will be released from this agreement without any penalty or consequence to you.

7. You may withdraw your consent for electronic delivery services by sending written notice to the address provided below. Upon withdrawal, the documents will be sent in paper form to your address of record.

8. Following termination of the electronic delivery service by either party, a new enrollment agreement will be required to reinstate this service.

9. Upon transmission of the e-mail file to your e-mail address, you will have the sole responsibility for maintaining security of the e-mail including, but not limited to, your e-mail provider and users of your personal computer or computer network.

10. You further agree to indemnify and hold us harmless from and against any and all loss, cost, damage, liability, or exposure (including reasonable attorney's fees) that we or you may suffer or incur as a result of the unlawful use, unauthorized use, or misuse by any person of any such e-mail or electronic delivery of statement. You shall bear the entire risk for unauthorized use thereof whether or not you are negligent.

BY SIGNING BELOW, YOU AGREE TO THE TERMS AND CONDITIONS OF THIS ELECTRONIC ACCOUNT STATEMENT AND CHECK IMAGE DELIVERY ENROLLMENT AGREEMENT.

_____	_____	_____
Customer Signature	Printed Name	Date
_____	_____	_____
Customer Signature	Printed Name	Date

Checking Acct # _____ Checking Acct # _____ Checking Acct # _____

Checking Acct # _____ Checking Acct # _____ Checking Acct # _____

Saving Acct # _____ Saving Acct # _____ Saving Acct # _____

E-Mail Address _____

Password, please print clearly _____

Contact Us at: Glenwood State Bank
32 North Walnut Street
Glenwood, IA 51534
Ph: 712-527-3157
Fax. 712-527-4790

The password must be 6 to 10 characters in length and contain 3 of the following: upper case, lower case, number or special character

Print form and sign, then fax, mail or bring to the bank.

Approved By _____ Entered By _____