www.fsb1908.com

Farmers State Bank
P 918-469-3337

Haskell County
P 918-967-1025

Red Oak
P 918-754-2215

Welcome to eStatements

Disclosure and Customer Consent to Accept Electronic Delivery of eStatements and eDisclosures

Definitions

In this Agreement, the word "eStatement" refers to your periodic Statement of Account. The word "eDisclosure" refers to any other disclosures that we would normally provide to you in a written form that you retain. The words "you" and "your" refer to you, the customer of Farmers State Bank. The words "we", "us" and "our" refer to the Farmers State Bank.

Consent to Receive Periodic Statements and Disclosures Electronically

By clicking the "I Accept" button below, you agree to accept your eStatements and eDisclosures online. Your eStatement includes transaction activity for all of your accounts, which includes savings, checking, certificates of deposits, loans, etc. You further agree that we will discontinue mailing a paper statement to you and will communicate with you electronically, as necessary. You also agree to receive other disclosures online when we elect to make them available in electronic format. These include, but are not limited to, your periodic notice of billing error rights, you periodic notice of how to report errors that involve your electronic funds transfers, and year-end tax statements for interest earned and/or paid.

Requesting a Paper Copy of Disclosures

You may request a paper copy of your periodic statement or any other record received electronically under this Agreement by writing to us at the address below, or by e-mailing us at gingerb@fsb1908.com, or by contacting our Account Support Personnel at (918) 469-3337 or (800) 600-7117. A fee may be charged for the paper copy. To avoid this fee, consider printing your eStatement from your computer.

Right to Withdraw Consent

You may terminate this Agreement at any time by notifying us in writing at the address below or by e-mailing us at gingerb@fsb1908.com, or by contacting our Account Support Personnel at (918) 469-3337 or (800) 600-7117. There are no fees for requesting to withdraw your consent for eStatements and eDisclosures and going back to paper statements. You may also select "Cancel Service" in the eStatement system to cancel electronically. Please cancel prior to the last day of the month to receive a paper statement for that month's financial business.

System Requirements

The minimum requirements to view your account statements electronically are 64 MB of RAM, 300 MHz processor, Internet Explorer 6 or higher with 128 bit encryption, and a printer if you wish to print your eStatements/Disclosures, or the ability to store (save) your eStatements/ Disclosures electronically to your computer.

Change of Internet Service Provider and/or E-mail Address

If you change your e-mail address or Internet Service Provider (ISP) used to access or receive electronic records, you agree to notify us of the new ISP and/or e-mail address you will be using. If we change the hardware or software to communicate electronically with you and our change materially affects your ability to access or receive communications electronically, we will notify you of the changes by e-mail and provide you with a statement of your right to withdraw consent.

I have read and understand the terms and conditions set forth in the Farmers State Bank eStatement and eDisclosure agreement above and consent to those terms, as indicated by my signature below.

_____ _____
Customer Name Date

Accepted by: _____ Date: _____

FSB Employee: Please make a copy of this form for the customer, and retain the signed original for our files.