

Consent to Electronic Banking.

- You have rights under the law with respect to the use of email and electronic records. If you consent to the use of electronic communications which will create electronic records, we must record your consent.
- Your consent to the use of electronic communications for purposes of this Agreement is valid for all transactions, including the Bill Pay function and instructions that the bank receives from you with respect to Bill Pay transactions. When we use the word transaction, we mean all the electronic communications we will have with you as well as all of the documents and/or data needed to process the instructions to view or pay bills, to move money from one account to another, to notify you when the bank is unable to complete the transaction; to seek additional instructions from you from time-to-time, to alert you to suspected irregularities with your bank accounts (although the bank is not obligated to you to undertake to monitor your account for illegal or suspected activity); to suspend or terminate access to your accounts electronically.
- You may use a Personal Computer ("PC") connection through Internet Explorer 6.0 or Netscape 7.0 or higher with at least 128 bit encryption to access Waukee State Bank's Internet Banking and retain electronic records.

THE BANK WILL NOT USE AN UNSECURE E-MAIL COMMUNICATION FOR THE PURPOSE OF REQUESTING SUCH ITEMS AS YOUR ACCOUNT NUMBER, PASSWORD OR OTHER SENSITIVE PRIVATE INFORMATION ABOUT YOU. IF YOU RECEIVE AN EMAIL COMMUNICATION ASKING FOR PRIVATE INFORMATION ABOUT YOU THAT APPEARS TO HAVE BEEN SENT BY THE BANK, PLEASE NOTIFY THE BANK IMMEDIATELY BY TELEPHONE. DO NOT RESPOND TO THE E-MAIL COMMUNICATION.

- If at any time you wish to withdraw your consent to use electronic communications, you may send us an email at: contactus@waukeestatebank.com, you may send us a letter at P.O. Box 66, Waukee, Iowa, 50263 or you may send us a fax at (515)987-6006. Your withdrawal of consent will take effect within a reasonable period of time after we receive your withdrawal of consent. Your withdrawal of consent will not affect the validity of electronic communications or transactions we have sent to you or received from you prior to your withdrawal of consent.
- If you withdraw your consent, we will suspend the Online Services, and you will not be able to perform any banking functions from the online account.

- If you change the way we contact you by e-mail, you must send us an email at contactus@waukeestatebank.com. Within 24 hours after we receive your e-mail, we will send you a confirming email or fax depending on your instructions. For instance, if you change your internet service provider, and your email address changes, you must notify us of the change.
- You have the option to receive a paper copy of the electronic record by contacting us at (515)987-6000, or emailing us at contactus@waukeestatebank.com. If research is required there may be a research fee imposed. See your current Personal Account Fee schedule for fee.
- Your use of the Online Service constitutes your agreement to electronic communication which will create electronic records. We will retain your consent to use electronic communications and electronic records to perform banking functions, and any other documents we receive from you that are necessary for the bank to perform its obligations under the Agreement. You should retain this document in electronic form.