



**IOWA STATE BANK**  
*Helping People Succeed!*

Algona • Corwith • Ruthven • Wesley

## Electronic Documents Disclosures

This disclosure applies to each account you have with Iowa State Bank where electronic documents are available and you have elected to receive them.

The words “we,” “us,” and “our” mean Iowa State Bank and the words “you” and “your” mean you, the individual(s) identified on the account as an owner or authorized signer. “Electronic Documents” means any periodic statement, authorization, agreement, disclosure, notice, or other information related to your account that is available in electronic format, including but not limited to information that we are required by law to provide to you in writing.

### Scope of Electronic Documents

When you enroll an account, you agree that we will provide Electronic Documents relating to that account in electronic format, if available. If you receive such documents by electronic delivery, **you understand and agree that you will no longer receive a paper document or the documents (i.e., checks or check images) enclosed with the paper document.** Electronic Documents available are:

- Account Statements
- Checking Account Notice of Insufficient Funds
- Checking Account Transfer Notice
- Savings Account Transfer Notice
- Certificate of Deposit Interest Notice
- Certificate of Deposit Rate Notice
- Certificate of Deposit Maturity Notice
- Loan Payment Notice
- Loan Maturity Notice
- Homeowner Counseling/Past Due Notice (HUD)
- Loan Billing Notice

### Method of Providing Electronic Documents

All documents provided electronically will be accessed by you from within Online Banking. An email notification will be sent when your electronic document becomes available. You may print, download, or save a copy of any document for your records. Account statements will be available for viewing for at least 13 months. All other documents will be available approximately 95 days.

You may request a paper copy of an electronic document. If paper copies are requested for reasons other than Iowa State Bank’s inability to deliver or your inability to read the electronically delivered document, you will be subject to Iowa State Bank’s Schedule of Fees.

### Withdrawing Consent

You may withdraw your consent to receive electronic documents for any of your accounts by contacting us. Be advised that a Monthly Service Charge or Paper Statement Fee may apply to your account when you withdraw your consent as previously disclosed to you.



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## **Contact Information**

Iowa State Bank  
5 E. Call Street  
Algona, IA 50511  
(800) 472-3595 or (515) 295-3595  
[CustomerService@BankISB.com](mailto:CustomerService@BankISB.com)

## **Updating Information**

It is your responsibility to provide us with accurate and complete information regarding email address, contact, and other information related to this disclosure and your account(s), and to maintain and update promptly any changes in this information. Your email address can be updated within Online Banking.

## **Termination or Change of Terms and Conditions**

We reserve the right, in our sole discretion, to discontinue provision of electronic documents, or to terminate or change the terms and conditions on which we provide electronic documents. We will provide you with notice of any such termination or change as required by law.

## **Software and Hardware Required**

In order to access, view, and retain Electronic Documents, you must have:

- A current version of Internet Explorer or other compatible browser
- A current version of Adobe Reader
- An email account and email software

You are strongly advised to maintain your computer securely, protecting it with a reputable Internet security suite and safe computer practices.

## **Federal Law**

You acknowledge and agree that your consent to Electronic Documents is being provided in connection with a transaction affecting interstate commerce that is subject to the Federal Electronic Signatures in Global and National Commerce Act, and that both you and Iowa State Bank intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.