

E-Statement Agreement

The undersigned hereby requests and authorizes HOME STATE BANK to send notice of regular periodic account statement(s) to CUSTOMER or their agent, in lieu of a paper copy, in electronic format for all accounts designated in this agreement to be viewed through E-Statements via HOME STATE BANK'S Online Banking Service. HOME STATE BANK will "prenote" CUSTOMER'S email address by sending a test email. HOME STATE BANK will require a notification from CUSTOMER to confirm the test email. By utilizing E-Statements, CUSTOMER agrees to be bound to all rules and regulations applicable to CUSTOMER'S deposit account and any other contract for services at HOME STATE BANK as established and amended by HOME STATE BANK. Customer agrees to promptly review all E-statements on all accounts and notify HOME STATE BANK of any errors within 60 days as described in "In Case of Errors or Questions About Your Statement" disclosure.

CUSTOMER agrees to receive periodic account statements in an electronic format. BANK will provide this information in a clear, conspicuous manner that CUSTOMER can print and/or store. The consent granted by this paragraph applies to all accounts identified in this agreement. BANK will notify CUSTOMER of any material change in hardware or software required for retrieving or storing this disclosure information.

CUSTOMER understands their right to revoke this agreement and thereby withdraw consent to communicate with HOME STATE BANK electronically thus terminating all Internet Banking Connection. In order to withdraw consent and terminate this agreement, CUSTOMER must notify BANK in writing at the following address: Home State Bank, P.O. Box 429, Louisville, NE 68037. There are no fees associated with rescinding this agreement.

CUSTOMER understands that CUSTOMER has a right to obtain a paper copy of any of the above-described E-Statements. To obtain a paper copy, CUSTOMER must make a specific request to the BANK at the above address. In some cases, research fees specified in the HOME STATE BANK'S Schedule of Fees and Charges may apply to CUSTOMER's request pursuant to this paragraph.

CUSTOMER agrees to notify HOME STATE BANK immediately if CUSTOMER is unable to access any of the information that has been delivered by HOME STATE BANK in an electronic form or manner.

CUSTOMER agrees to provide the HOME STATE BANK with signed, written notice if CUSTOMER's e-mail address changes.

HOME STATE BANK shall not be responsible or liable for:

- Consequential or incidental damages for negligent performance by HOME STATE BANK of its E-Statements.
- Damages arising from unauthorized access to E-Statement Services sent to customers email address.
- Any costs associated with updating, modifying or terminating CUSTOMER'S software or hardware

System Requirements:

Personal computer with Windows 98, Windows 2000, Windows ME, or Windows NT operating system

Internet browser with 128-bit encryption

Adobe Acrobat 4.0 or higher

Owner Name: _____ Email Address: _____

Street Address: _____ Mailing Address: _____

City/State/Zip: _____ City/State/Zip: _____

Account # _____ Account # _____

Account # _____ Account # _____

Signature _____ Date _____

Test Sent

Email Attached

Home State Bank _____ Date _____

(Customer has the right to receive copy)