

## eStatements Terms of Use

By choosing the "**I agree to the terms of the agreement**" button, you elect and authorize us to periodically deliver your Greater Iowa account statement(s), other statement accompanied documents (e.g. statement stuffer, quarterly member newsletter, required member notification, etc.) to you via electronic means. You have the option to receive your account statement(s) and statement accompanied documents (e.g. statement stuffer, quarterly member newsletter, required member notification, etc.) on paper and reserve the right to withdraw this consent at any time. By consenting to use the service, you agree to waive any and all right to any of the aforesaid, and you acknowledge that the limit of your remedy is as otherwise expressly set forth herein.

We may modify the terms and conditions applicable to the service from time to time by mailing or by delivering a notice of modifications to you at the address shown on your account records, and revised terms and conditions shall be effective at the earliest date allowed by applicable law. We reserve the right to terminate this agreement and your use of the service in whole or in part at any time without prior notice.

### **Accessing your eStatements**

Your eStatements are available for pick up at our secure web site. You will need your password to access our online banking system in addition to the equipment and services listed above. When you have logged into Greater Iowa Online, select eStatements in the menu bar. You will access your electronic documents using your own electronic equipment, such as a personal computer or mobile device, which is capable of retrieving, storing, and viewing electronic documents in a PDF format.

You understand that the standards employed in delivering documents electronically are constantly evolving and changing. By accepting this agreement, you acknowledge and understand that there are risks to electronic delivery of document(s). These risks include, but are not limited to, delay or failure of delivery due to technical difficulties, weather conditions, matters beyond our reasonable control, or interruption and/or alteration of such documents by third parties in spite of commercially reasonable security measures.

You agree not to allow anyone to gain access to the Service or let anyone know your password used with the service. You further agree and understand that you are solely responsible for the persons who have access to your personal computer and its password.

You are responsible for obtaining, installing, maintaining, and operating all computer hardware and software necessary for receiving documents electronically. We are not responsible for any errors or failures due to the malfunction or failure of your hardware or software. We make no warranties of any kind with respect to the software program or that the electronic document service will meet your specific needs.

### **Cancellation of eStatements**

Once you have signed up for eStatements, they will always be available. If you decide that you prefer to have paper statements mailed to you, you can reinstate paper statements by signing into Greater Iowa Online. Select Statement Delivery Preferences. Under Delivery Preferences chose "Statement by mail." Then click "I agree to the terms of the agreement" followed by the "Submit" button.

We reserve the right to send you some incidental promotional information with your electronic notices and statements, as permitted by law.