

Please print this document, complete the top part, sign and date at the bottom and return to First National Bank North.

FIRST NATIONAL BANK NORTH

eStatement Application and Agreement

Name:	E-Mail Address:
Address/City/State/Zip:	
Home Telephone:	Cell Phone Number:
Checking/Savings Account Numbers:	<u>You MUST be a signer on the account number(s) listed.</u>
Password:	* Password must be at least 8 Characters with one capital letter and one number.

eStatements System Requirements

* Personal computer with Windows XP or higher * Adobe Acrobat 4.0 or higher * Internet Browser with 128-bit encryption

eStatements Customer Agreement

In consideration of the eStatements services to be provided by the First National Bank North as described from time to time in information distributed by Bank to its customers, the undersigned Customer agrees as follows:

1. The undersigned hereby requests and authorizes Bank to send notice of regular periodic account statement(s) to Customer or his/her agent, in lieu of a paper copy, in electronic format for all accounts designated in this agreement. By utilizing the services, the customer agrees to be bound to all rules and regulations applicable to customer's deposit account and any other contract for services at Bank as established and amended by Bank. Customer acknowledges electronic statement format for all accounts when combined and will continue until authorization is revoked.
2. Customer agrees to receive initial and periodic account disclosure information in an electronic format. Bank will provide this information in a clear, conspicuous manner that customer can print and/or store using the hardware and software specified above. A copy of said disclosures may also be viewed at the Bank's website, www.fnbnorth.com. 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.
3. Customer understands his/her right to revoke this agreement and thereby withdraw consent to communicate with the Bank electronically. In order to withdraw consent and terminate this agreement, Customer must notify Bank of this decision, in writing, 30 days in advance, delivered to the Bank at the following address: *First National Bank North, Attention: eStatements Department, P.O. Box 520, Walker, MN 56484*. There are no fees associated with rescinding this agreement. Paper statement fee service charge applies.
4. Customer understands that Customer has a right to obtain a paper copy of any of the above-described disclosures or eStatements. To obtain a paper copy, Customer must make a specific request to the Bank at the address shown in Paragraph 3. In some cases, research fees specified in the Bank's Service Fee Schedule may apply to Customer's request pursuant to this paragraph.
5. Customer agrees to notify the Bank immediately if Customer is unable to access any information that has been delivered by the Bank in an electronic form or manner.
6. Customer agrees to provide the Bank with signed, written notice if Customer's electronic mail address changes.
7. Bank shall not be responsible or liable for:
 - * Consequential or incidental damages for negligent performance by Bank of its services
 - * Damages arising from unauthorized access to eStatement services
 - * Any costs associated with updating, modifying or terminating Customer software and hardware
8. Customer will provide First National Bank North with a confidential password to open your statement attachment and the file cannot be opened without a password. You agree to keep your password confidential to protect your statement from unauthorized access. You are responsible for the actions of another person if you furnish your password to another person. If you forget your password, you may contact First National Bank North to change it; however, this will only change the password on future statements. We are unable to furnish or change the password on any previously delivered statements. We cannot and do not guarantee that all communication through e-mail will not be monitored or read by others. As a safe-guard, we suggest using a current version of an anti-virus and antispyware software. First National Bank North will not be liable for the cost of such software or any damages incurred as a result of malicious viruses, spyware, or software programs.

SIGNATURE: _____ DATE: _____

First National Bank North - P.O. Box 520 - 600 Minnesota Avenue West - Walker, MN 56484

Employee: