

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

FIRST NATIONAL BANK
eStatement Application and Agreement

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

eStatements System Requirements

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

eStatements Customer Agreement

In consideration of the eStatements services to be provided by the First National Bank 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 to be viewed through services via the Bank's Online Banking Service. 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.
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.fnwalker.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, Attention: eStatements Department, PO Box 520, Walker, MN 56484*. There are no fees associated with rescinding this agreement.
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 Schedule of Fees and Charges 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 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 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 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:
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