

# The Frederick Community Bank

## Electronic Statement (eStatement) Application

Please complete the following application to register for The Frederick Community Bank's eStatement service. Return signed application to the Cissna Park Branch, PO Box 36, Cissna Park, IL 60924 or Paxton Branch, PO Box 95, Paxton, IL 60957.

**NAME:** \_\_\_\_\_

**EMAIL:** \_\_\_\_\_

**ACCOUNT NUMBERS:** \_\_\_\_\_

### eSTATEMENT

**PASSWORD:** \_\_\_\_\_

I have read and agree to the terms and conditions set forth in the electronic statement agreement and disclosure. I understand that I will receive my periodic statement for the account(s) listed above and any other disclosures that are sent with my bank statement, such as Electronic Funds Disclosure or other required disclosures relating to my account(s), in electronic format to the email address listed above. I also understand that if two or more customers jointly hold an account, the consent or revocation of one customer is treated as applying to the account and will bind all account holders of the account. Furthermore, I also agree that this agreement follows and does not supersede any other deposit agreement, disclosure or any other bank policy that I have previously received. I also understand that the bank may change, suspend, or eliminate all or any aspect of delivery upon proper notice

**Signature:** \_\_\_\_\_

**Date:** \_\_\_\_\_

#### Bank Use Only

Date Processed:

Processed By:

Customer Contact

### Electronic Statement (eStatement)

#### Agreement and Disclosure

This agreement and disclosure sets forth the terms and conditions of The Frederick Community Bank's eStatement service. In the agreement, the words "you" and "yours" refer to authorized account holders in good standing who have completed the attached application to the left. The words "we" and "our" means The Frederick Community Bank. By completing and signing the application to the left, you agree to all the terms and conditions of this agreement.

#### Electronic Statement (Statement) Content

We will email your account to the email address (es) you provided on your eStatement application. The email will contain an encrypted account statement and you authorize other attached disclosures which would normally be delivered with your paper statement through regular mail.

#### Your Rights and Obligations

If you choose to receive periodic statements through email, we will no longer send a paper copy through regular mail.

If you would like to cancel your eStatement and return to receiving a paper account statement please notify us by 7 business days of the desired stopping date. We will complete the change within 7 business days; however, if your statement is scheduled for delivery during this period, you may not receive a paper statement until the following period.

If you choose to have your periodic statement through email, you must notify us of any email address changes, or if you encounter any errors or other complications related to the electronic delivery of your account statement. If your email is returned undeliverable and we are unable to obtain a correct email address within 30 days, we will automatically cancel your eStatement service and return to sending a paper account statement through regular mail.

#### Delivery Security

Prior to delivery, we will secure your account setting file with 128-bit encryption. Encryptions protect your data by scrambling it so it cannot be deciphered by unauthorized parties.

#### Software Requirements

Your eStatement and other electronic documents will be attached to the email as an Adobe PDF file. You must have a current version of Adobe Reader installed on your computer to open your statement. You can download the current version of Adobe Reader at <http://www.adobe.com>.

### Access Security

You must use your account statement password to open the account statement file that will be attached to your email. **The password you indicated on your application must be at least 6 characters long and contain at least one numeric and one alpha character.**

### Archive Security

You can save your eStatement on your personal computer or on a file server. The file will remain encrypted which will require you to use your account statement password to access your file. We recommend additional measures such as restricting access to your account information to only authorized accountholders. It is also recommended that you have an up to date Antivirus and Antimalware security software installed and running on your PC.

### No Warranty for Continuous or Universal Service

Because of the unpredictability of the internet, we do not guarantee continuous or uninterrupted access to your periodic statements through the internet. If you cannot access the internet due to an interruption, please call the bank to arrange for a paper copy of your account statement at no charge.

### Limited Liability

You agree that we will not be liable for lost profits or any special, incidental, or consequential damages arising from or in connection with the use of our eStatement service. Further, you agree that we will not be liable for any technical, hardware, or software failure of any kind, any interruption in the availability of our eStatement service, any delay in operation or transmission any incomplete or illegible transmission, computer virus, loss of data, or other similar loss.

### Governing Law

You agree that this agreement and disclosure is governed by the laws of the State of Illinois. You agree that the sole jurisdiction and venue for any litigation arising from use of your eStatement service shall be in the appropriate federal or state court in the city in which our headquarters is located.

### Notices

You may contact us regarding this agreement or your eStatement service by visiting the bank or as follows:

#### Cissna Park Branch

Phone: (815)457-2111

PO Box 36

Cissna Park, IL 60924

#### Paxton Branch

Phone: (217)379-2336

PO Box 95

Paxton, IL 60957

**CISSNA PARK BRANCH**

**BANKING HOURS**

**Main Office**

Mon. – Wed. .... 8:30 am to 3:00pm  
Thurs. & Sat. .... 8:30 am to 12:00noon  
Friday ..... 8:30 am to 5:00pm

**Drive-Up**

Mon. – Thurs..... 8:00 am to 5:00pm  
Friday ..... 8:00 am to 6:00pm  
Saturday ..... 8:00 am to 12:00noon

**PAXTON BRANCH**

**BANKING HOURS**

**Main Office**

Mon. – Thurs..... 9:00 am to 3:00pm  
Sat.....Closed  
Friday ..... 9:00 am to 5:00pm

**Drive-Up**

Mon. – Thurs..... 8:00 am to 5:00pm  
Friday ..... 8:00 am to 6:00pm  
Saturday ..... 8:00 am to 12:00noon

24 Hour Banking on your own terms

Telephone Banking

(815) 457-2772

(217) 379-9955

[www.tfcbanks.com](http://www.tfcbanks.com)

**CISSNA PARK BRANCH**

102 S. Second St. P.O. Box. 36

Cissna Park, IL 60924

Phone: (815) 457-2111

Fax: (815) 457-2290

**Drive-Up**

101 W. Church Ave

Cissna Park, IL 60924

Phone: (815) 457-2953

**PAXTON BRANCH**

106 N. Market St. P.O. Box 95

Paxton, IL 60957

Phone: (217) 379-2336

Fax: (217) 379-9064

**Drive-Up**

101 S. Market St.

Paxton, IL 60957

Phone: (217) 379-4394

Night Depository at Both Facilities

**ATM LOCATIONS**

Luke’s One Stop

434 N Second St, Cissna Park, IL

Casey’s General Stores

521 S Main St, Rankin, IL

585 S. Market St, Paxton, IL

115 E Orange St, Hoopeston, IL

**These local ATMs are surcharge-free to all of our customers (except Freedom Account holders who are charged \$1 for Casey’s ATM transactions)**

For Privileged Status Locations

Visit [www.shazam.net](http://www.shazam.net)



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