The First State Bank Columbus, TX

Electronic Statement Terms & Conditions

By accepting this agreement you elect to receive your monthly and/ or quarterly statement (s) electronically via The First State Bank's Internet Banking service instead of by mail. Statements are processed on your regular statement processing day.

The First State Bank will send you an e-mail the business day your statement is processed notifying you that your statement will be available for viewing by the next business day.

To view eStatements, you must be logged in to our Internet Banking site and at this time you must be the primary account owner of the account. Current Internet Banking customers will be required to use their Internet Banking User ID, Password and Enhanced Security information to gain access to Internet Banking before they can view, print, or save eStatement account information. If you have not signed up for Internet Banking, go to www.fsbcolumbus.com and fill out the enrollment form.

YOUR CONSENT

Your consent authorizes The First State Bank to electronically forward your periodic bank statements and any other disclosures relating to your account (s).

You may request a paper copy of your electronic statement (for a $5 fee) or you can discontinue this service by notifying us using one of the options below. (There is no charge for discontinuing the service.):

- Call a New Accounts Representative at 979-732-2332
- Email us at: bankinfo@fsbcolumbus.com
- Write us at: New Accounts

The First State Bank

P. O. Box 9

Columbus, TX 78934

You may discontinue eStatement service and still remain an Internet Banking customer.

YOUR REQUIREMENTS

The same terms apply to electronically delivered bank statements as for those delivered in paper form. The deposit agreements and disclosures that you have previously received from The First State Bank remain in effect. To access, print, and save your electronically delivered statement you must:

1. Have a personal computer, or other electronic device, with Internet and Email Access.
2. Have an internet browser that supports 128-bit encryption. Internet Explorer 7.0 (or higher), FireFox 3.x, or Google Chrome 9.0 (or higher) will enable you to receive and use our service. You will also need Adobe Acrobat Reader Version 6.0 or higher.
3. Have a Checking or Savings account with The First State Bank.
4. Have a valid email address. To change your email address log in to Internet Banking, choose ‘Services’, then choose ‘Change Info’ and beside ‘Email” make your changes and submit.
5. Have access to a printer and storage, such as a hard drive, so that you can download and/ or print statements and / or disclosures for your records.

PRIVACY

Our privacy policy, provided you at account opening, will apply to this service.

SERVICE AVAILABILITY

The First State Bank may change, suspend or eliminate all or any aspect of this delivery service upon notice to you.

ENROLLMENT

Current Personal Internet Banking Customers: You will need to fill out the eStatement application and send it back to us by mail, email or fax.

Current Business Internet Banking Customers : You will need to fill out the eStatement application and send it back to us by mail, email or fax.

Non-Internet banking Customers: Complete the Internet Banking enrollment form at www.fsbcolumbus.com
. You will also need to fill out the eStatement application and send it back to us by mail, email or fax.

You can download from our website (using the Internet Banking tab) the information about eStatements as well as the application.