



DENISON STATE BANK
CSieSafe Electronic File Delivery
www.csiesafe.com

E-SIGN Consent and Disclosure
Terms and Conditions

You must scroll to bottom of this PDF disclosure to click and submit the required consent form.

This disclosure is in addition to the one that you will have to accept at your first login to CSieSafe, titled "SecureMSG" at <https://www.securemsg.com>

Overview

This disclosure explains the terms and conditions that apply to electronic statements and notices file delivery offered by Denison State Bank using the CSieSafe service. It contains important information about your legal rights and the bank's legal responsibilities. Account holders who use this service agree to comply with the terms, conditions, instructions, policies, and procedures detailed in this disclosure. If you have any questions about this, contact the Online Services Director of Denison State Bank at the contact information printed at the end of this disclosure.

Glossary of Terms

Account: any checking, savings, and money market savings account; safe deposit box; CD; IRA; or loan held at Denison State Bank.

Consent: legal action taken by customer to opt-in to access electronic file communications from the bank at www.csiesafe.com, and to verify that you can open and access the electronic format necessary to retrieve such files (HTML web pages and PDF files).

CSieSafe: service of Denison State Bank and its data processor, CSI, that produces account files and places them on a secure server site at www.csiesafe.com, where the account holder can do a secure login and access the files.

Customer: any applicant or registered user of the CSieSafe user to access any signed in-bank account or loan note.

Direct ownership: account/loan relationship status of Primary, Secondary, Single, Fiduciary Owner, Power of Attorney, Conservator, or Executor, which has the right to consent to these Terms and Conditions.

*(continued on next pages – **REQUIRED CONSENT FORM** at end of this disclosure)*

E-: an adjective for “electronic” in front of any bank product or service delivered in an electronic/digital format.

Electronic: the means of delivering a CSIESafe file through the secure web site www.csiesafe.com.

E-statement and E-notice: images and files of account statements and notices placed on a secure server site, www.csiesafe.com, and accessed by registered account holders.

File: any document sent by the bank on CSIESafe, including statements, images of cleared items and transaction activity, and notices.

Notice: bank document that tells of an action that has been or will be taken on the account, such as a paid overdraft item; notice of a bank policy or regulation; legal and regulatory disclosures, agreements and amendments; and privacy policies.

Statement: bank record listing an account’s daily ending balance for each business day during the statement cycle, posted transactions, and images of cleared items, if applicable.

User: a registered bank customer using CSIESafe service.

We/us/our/DSB: Denison State Bank

You/your: the registered customer at Denison State Bank

CSIESafe Governed By Federal E-SIGN Act

You are entitled by law to receive certain information in writing. The federal E-SIGN Act allows us to provide this information to you electronically, with your consent. The Electronic Signatures in Global and National Commerce Act (E-SIGN) is a federal law passed in 2000 that governs the delivery or exchange of electronic documents between parties. It makes clear the fact that electronic signatures are legally equivalent to hand-written signatures. E-SIGN and other laws and regulations require us to provide certain information in the same electronic format that will be used to deliver/exchange documents, such as HTML web pages and PDF files.

Eligibility

CSIESafe is an opt-in service. Only direct-ownership customer can choose CSIESafe. The bank cannot force or require any customer to use CSIESafe.

Any direct owner, without consent of any other joint owner, of a checking, savings, money market savings, CD, IRA or loan may register for the CSIESafe service instead of mailed documents.

Personal, business, organization and public funds accounts are all eligible to be registered for CSIESafe.

Any computer or mobile device rightfully owned or used by a customer can be used to access the www.csiesafe.com site. It is the responsibility of the customer to ensure proper use of any device, such as internal policies on using employer-owned computers and devices.

System Requirements for CSIESafe

- A computer or mobile device that is capable of accessing, viewing and clicking on links within HTML web pages.
- A current internet browser, which is usually the most current version or the previous version of any browser, capable of supporting 128-bit SSL encrypted communications.
- Software that enables you to receive and access Portable Document Format or “PDF” files, such as Adobe Acrobat Reader available at <http://get.adobe.com/reader/>.
- Sufficient electronic storage capacity on your computer’s hard drive or other data storage unit.

- A printer if you wish to print your files.
- Using public WiFi networks to access www.csiesafe.com is strongly discouraged. Try to use the strongest internet/mobile access possible.

If a change in hardware or software is needed in order for you to access or retain CSIESafe files, we will give you advance notice of the revised requirement. You will have the right to withdraw your consent to this Agreement at that time.

How to Register for CSIESafe

Registration can only be done on the bank web site. It cannot be done off-line or through verbal request.

Agreement For Current and Future CSIESafe File Delivery

Unless otherwise directed to us, any and all accounts and loan notes directly owned by the customer (and unique combination of joint signors, if applicable) will be coded for CSIESafe. If you wish for only specific direct-owned accounts/notes to be registered, please state so in your request. Up to 3 email addresses can be registered on an account for CSIESafe. A notification email to one owner of a joint account is considered notice to all owners.

By registering for e-statement delivery on a checking, savings or money market savings account, you agree to allow any associated imaged notices on that account(s) to also be delivered on CSIESafe.

DSB will discontinue mailing your paper statements and notices in the mail, unless you withdraw your consent.

No Fee to Use CSIESafe

There is no charge to use CSIESafe to retrieve e-files.

Account Fee Discounts

If you own a Basic checking account, are age 59 or younger, and register the account for CSIESafe, the \$2.00 monthly account maintenance fee will not be charged.

If you own a Commercial checking account and register it for CSIESafe, the monthly account maintenance fee will be reduced from \$5.00 to \$3.00.

Qualified Savings and Money Market Savings May “Combined Image” on Checking Accounts

For efficiency in file production, the bank has the right to, and the customer has the right to request for, “combined imaging” of the account statement of a savings or money market savings account to the end of a checking account statement *that has exact same ownership*. This combined imaging may be in place of a separate statement for that savings account.

Other Communications Imaged on Account Statements

The bank, from time to time, places written disclosures and marketing-type messages at the front and at the end of imaged statements, if it aids in our ability to disclose and relay such information to the account holder.

Statement Opt-Out: Not Offered

Opt-out of receiving a mailed or electronic checking or savings account statement is not permitted by law. A paper statement will be mailed to the address of record, unless a direct owner on the account/loan has registered the account for CSIESafe.

How to Withdraw Consent of CSleSafe Registration

Any owner on an account/loan note, without consent of any other owner, can notify the bank to withdraw registration. There is no fee to terminate CSleSafe delivery. By returning to mailed paper statements, regular pricing on Basic and Commercial checking accounts (which offer discounts if e-statements are used) resume:

- If you own a Basic checking account, are age 59 or younger, and un-register the account for CSleSafe, the \$2.00 monthly account maintenance fee will be charged.
- If you own a Commercial checking account and un-register the account for CSleSafe, the monthly account maintenance fee will be increased from \$3.00 to \$5.00.

Bank's Right To Terminate

We reserve the right to discontinue the provision of your CSleSafe service access. We will notify you of such termination.

How Long Files Remain on CSleSafe, Fee for Replacements

Files placed on the server site at www.csiesafe.com remain there for 90 continuous days. At the end of the 90th day, the file is automatically deleted. Users are urged to print the files or save the files to their own device/computer during the 90 days. It is your responsibility to retrieve and store your files. Should you ever require the bank to print and deliver a statement on an account/note coded for CSleSafe, the duplicate statement preparation fee of \$4.00 per statement will be charged.

If you have difficulty accessing an electronic file due to a bank system error, contact the bank, and either a paper statement/notice can be delivered to you, or a PDF of the file(s) can be sent to you directly at www.csiesafe.com.

Invalid Email Addresses

Since the bank does not email the CSleSafe files to you but rather places them on a secure server site for you to retrieve, the validity of your email address only impacts the email message that is sent to the registered email address alerting the registrant that a new file is available for retrieval. Logins to CSleSafe will continue to work on invalid registered email addresses until reported to the bank. It is your responsibility to promptly notify the bank of any change to your registered email address.

How To Change Your Contact Information

Contact the bank if you change the email address that is associated with your CSleSafe login. If you submit a change-of-email address to the bank, that email address will become the registered email used for CSleSafe delivery.

How To Contact Denison State Bank:

Denison State Bank, Online Services Department, 421 New York Ave., PO Box 71, Holton KS 66436

PH: (785) 364-3131 / Email: online@dsbks.com / Web: www.dsbks.com

Denison State Bank is Member FDIC and Equal Housing Lender

**To consent to CSleSafe statements/notices,
click online@dsbks.com to send email to Denison State Bank.
Include your name and "CONSENT" in the subject line, and
provide last 2 digits of each account you want set up for
CSleSafe.**