

**PIONEER BANK
5758 MAIN STREET
PO BOX 220
AUBURNDALE, WI 54412
(715) 652-2105 (800) 326-4424**

E STATEMENT AGREEMENT

TERMS AND CONDITIONS

INTRODUCTION: You have expressed a desire to use the E-Statement Services offered by us. By opting for E-Statement service, you specifically agree to receive "Customer Communication" electronically. "Customer Communication" includes, but is not limited to, statements, disclosures, or other communication that federal and/or state statutes, regulations, or court decisions require that we provide to you. You agree that such electronic communications will satisfy any legal requirements that these communications be provided to you in writing and in a form that you may keep. For accounts with multiple account owners, only one account owner need enroll an account in the service. In accordance with the terms of the Bank's Deposit Account Rules, all account owners will be bound by the decision of the account holder who enrolls in or cancels the service.

Once you choose to enroll in e-statements, you are authorizing Pioneer Bank to provide bank statements for your chosen accounts by electronic means. You understand and agree that by requesting electronic delivery you will not receive statements in paper form that are delivered by the United States Postal Service unless you specifically discontinue the E-Statement Service as described below. If your previous statement included images of checks, you will not see the imaged check in your e-statement. You agree that the electronic delivery will satisfy Pioneer Bank's requirement to provide you with a periodic statement on your account. Your consent shall remain valid until such time as you exercise your right to revoke this consent. Pioneer Bank retains the right to discontinue this service at any time. Your E-Statement Service will be discontinued if the e-mail notification is returned undeliverable for any reason. Should your E-Statement Service be discontinued, Pioneer Bank will resume the delivery of your periodic statement in paper via the United States Postal Service.

ESTABLISHMENT OF SERVICE: In order for your E-Statement to be delivered electronically, the electronic delivery services will need to be tested and validated before electronic delivery can be initiated. Once you sign up for E-Statement Services, you will receive a verification. When you validate your account with the verification the setup will be complete.

Your periodic online statement and accompanying legal notices and disclosures will be presented to you in the Service via Online Banking.

SYSTEM SOFTWARE REQUIREMENTS

You must be a Pioneer Bank customer in order to access your electronic bank statement. Pioneer Bank does not assume any responsibility for the security of your computer.

We **strongly** suggest:

- You are using a currently **supported** operating system
- All system patches are up to date
- The internet browser you are using is also supported (Example: Internet Explorer 8 and up, current versions of Firefox, Chrome and Safari for MAC)
- Your browser supports 128 bit encryption
- All the internet browser patches are up to date
- You are actively maintaining a firewall
- You are actively maintaining and regularly updating a full anti-virus/anti-malware program

AVAILABILITY OF E-STATEMENTS: Each E-statement will be available for at least 90 days after the date it is posted. If you need a paper copy of previous statements, please contact any Bank office to assist you, or call us at (715) 652-2105 or (800) 326-4424. Normal research charges and statement copy fees as disclosed in the Bank's Fee schedule may apply.

Consumers that have Checking, Savings and Money Market accounts are eligible for the Service. Each account

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must be enrolled for the Service on an individual basis. Online statements will be available at the same frequency as your statement that was previously mailed. Generally, this means that you will receive a monthly statement electronically for checking and money market accounts, as well as for savings accounts containing at least one electronic transaction.

DUPLICATE STATEMENT: If you currently receive duplicate statements, mailing of the duplicate copy will be discontinued; however, you can print multiple copies of your statement through the Service. If you currently have statements mailed to an interested party, i.e., a statement mailed to your accountant, mailing of the interested party statement will be discontinued; however, you can forward your statement to your interested party at your own discretion.

DISCONTINUANCE OF E-STATEMENT SERVICES: Although you are allowing us to deliver your bank statement electronically, you have a right to have your bank statement provided on paper or in non-electronic form. You have the right to withdraw your consent to receive your statement electronically at any time by unenrolling from the service through your Pioneer Bank Account. The E-Statement Service will be discontinued within 10 business days and you will receive your statements in paper form. Any benefits or privileges that may have been provided having your statement delivered electronically will no longer be applicable. If you have any questions, please call 715-652-2105 for assistance.

CHANGE IN TERMS: The Bank reserves the right to amend the Agreement at any time. Any amendments to the Agreement will be effective when they are posted on www.pioneerbank.net, when they are e-mailed to you, or when they are sent to you in paper form to the mailing address on file with the Bank. You are responsible for checking www.pioneerbank.net periodically for any such amendments. **Although we will attempt to notify you by e-mail when material changes are made, you are responsible for sending us your updated e-mail address as necessary.** Unless written authorization is required by law or regulation, your continued acceptance of E-Statements after the effective date of such change will continue your acceptance of and agreement with the amendment.