



Lytle State Bank E-STATEMENT INFORMATION

E-Statements are a quick, convenient, and secure way to view your banks statement online. Lytle State Bank's E-Statements provide you with more options:

- ✓ Immediate access to your account statements through Online Banking.
- ✓ No more hassles with paper statements.
- ✓ The ability to view your secure statement 24 hours a day from anywhere Internet access is available.
- ✓ Save your statements to your computer's hard drive, or even store them conveniently on a CD.

In Internet Banking menu under Services/Electronic Statement, place a check mark in the "Electronic Statement " column by the accounts that you wish to receive an electronic statement. **Verify the bank has record of your correct e-mail address by going to Services/Change Info. You will continue to receive a paper statement until you return the signed "Paper Statement Waiver/Request". This form is included at the end of this agreement.** As soon as we receive the "Paper Statement Waive/Request", you will stop receiving your paper statements in the mail and begin enjoying the benefits of E-Statements. You can resume receiving a paper statement at any time. Complete the same form and return to customer service to revert back to paper.

Follow these 6 simple steps to start taking advantage of E-Statements today:

1. Mark the accounts in Internet Banking for which you wish to receive a statement.
2. Verify the bank has your correct e-mail.
3. Print out the Paper Statement Waiver/Request form provided below.
4. Fill in the required information.
5. Sign the waiver/request.
6. Send it to us at the address below or fax it to (830) 772-4993.

LYTLE STATE BANK E-STATEMENT CUSTOMER AGREEMENT

In consideration of the E-Statement services (SERVICES) to be provided by Lytle State Bank (BANK) as described from time to time in information distributed by BANK to its customers, the undersigned CUSTOMER agrees as follows:

- The undersigned hereby requests and authorizes BANK to send notice of regular periodic account statement(s) to CUSTOMER or their agent, in lieu of a paper copy, in electronic format for all accounts designated in Internet Banking to be viewed through BANK'S Online Banking SERVICE. By utilizing the SERVICES, 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.

E-Statement Requirements

All Internet Banking customers will receive a text statement when logged in. To receive a statement you must have Internet Banking access.

- **CUSTOMER agrees to receive initial and periodic account disclosure information in an electronic format. Click here for the Combined Disclosure. BANK will provide this information in a clear, conspicuous manner that CUSTOMER can print and/or store. A copy of said disclosures may also be viewed at the BANK'S web site, www.lytlestatebank.com. The consent granted by this paragraph applies to all accounts identified in this agreement.**
- **CUSTOMER understands their 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 the bank in writing, 30 days in advance, of this decision delivered to the BANK at the following address: Lytle State Bank, Attn: Customer Service Department, P. O. Box 575, Lytle, TX 78052-0575 or fax to (830) 772-4993. There are no fees associated with rescinding this agreement.**
- **CUSTOMER understands that CUSTOMER has a right to obtain a paper copy of any of the described disclosures or E-Statements. To obtain a paper copy the CUSTOMER must make a specific request to the BANK at the above address. In some cases, research fees specified in the BANK'S Common Features may apply to the CUSTOMER'S request pursuant to this paragraph.**
- **CUSTOMER agrees to notify the BANK immediately if CUSTOMER is unable to access any of the information that has been delivered by the BANK in an electronic form or manner.**
- **CUSTOMER agrees to provide the BANK with signed, written notice if CUSTOMER'S electronic mail address changes.**

Bank shall not be responsible or liable for:

- Consequential or incidental damages for negligent performance by BANK or its SERVICES.
- Damages arising from unauthorized access to E-Statement Services.
- Any costs associated with updating, modifying, or terminating CUSTOMER'S software or hardware.

Additional Terms:

- CUSTOMER represents and warrants to the BANK that each individual who is to have access to CUSTOMER accounts and information through the SERVICES is hereby authorized to access this account information. CUSTOMER agrees that BANK'S security procedures are commercially reasonable.
- Unless otherwise noted, the meaning of terms used in this agreement and in information incorporated herein shall be defined by the applicable provisions of the Texas Uniform Commercial Code.
- The laws of the State of Texas shall govern this Agreement and all transactions hereunder. CUSTOMER acknowledges that he/ she has reviewed this Customer Agreement, understands the terms and conditions set forth herein, and agrees to be bound hereby.
- The BANK may terminate this Agreement at any time and for any reason without advance notice to CUSTOMER.

PAPER STATEMENT WAIVER/REQUEST

Customer Information

Mark the appropriate box and complete the form.

- I have read and agreed to the E-Statement Customer Agreement and hereby authorize Lytle State Bank to discontinue paper statements on the accounts listed below until further notice.
- I would like to discontinue e-statements on the accounts listed below and begin receiving paper statements.

Full Name: _____

Address: _____ City, State, Zip: _____

Home Phone: _____ e-mail address: _____

Lytle State Bank Account Numbers: _____

Authorized Signer: _____ Date: _____

Authorized Signer: _____ Date: _____

Please print and mail Agreement to:



Lytle State Bank
Attn: Customer Service Department
P.O. Box 575
Lytle, Texas 78052-0575
Or fax to: (830) 772-4993

Member FDIC

