

## Welcome to E-Statements!

Thank you for your interest in electronic account statements from Ireland Bank. This service is available to you at no cost and will allow you to view your current and past account statements for all of your accounts on a secure website. As part of the registration process, please read the following Consent and Authorization disclosure and indicate your acceptance at the bottom.

Consent and Authorization for Electronic Transmission of Account Statements and Notices.

In this Consent and Authorization, the words “I,” “Me,” and “My” mean each person who electronically ‘signs’ below by clicking the ‘Accept’ button. The word “Account” mean the Login or User ID that I entered in order to access this Consent and Authorization. The words “Account Number” mean any and all accounts held at Ireland Bank under the Account, including but not limited to account numbers held under a suffix number, such as checking, savings, retirement, money market, certificate and loan accounts.

I understand that pursuant to My account and/or loan agreements with Ireland Bank, I may be entitled to receive periodic account statements and notices in connection with My Account, such as savings account statements and/or loan statements (“Account Statements”), CD renewal notices. By indicating my acceptance of these terms and conditions, I authorize Ireland Bank to discontinue sending Me such periodic Account Statements and Notices via postal mail service for My Account and to instead deliver such periodic Account Statements and Notices to me electronically (“E-Statements”). I understand and agree that Ireland Bank will send Me an e-mail on an ongoing basis to My e-mail address, as indicated below, notifying Me that My E-Statement account statement(s) or notice(s) are ready to be viewed on the Financial Institution website. I understand and agree that I will no longer receive paper copies of My periodic Account Statements and Notices.

I further understand and agree that:

1. I am the authorized signer [primary accountholder] of the Accounts being accessed. My electronic signature executed in conjunction with this Consent and Authorization and any electronic transaction on this Account shall be legally binding on all owners on the account including myself and such any transaction performed pursuant to this Consent and Authorization transaction shall be considered authorized by Me.
2. If any Account Number specified within this Consent and Authorization is a joint account, I acknowledge that I am the primary accountholder of the joint account and that My consent and authorization has been authorized by each of the joint accountholders. All joint accountholders owners on the account are legally bound by the terms and conditions of this Consent and Authorization.
3. My ongoing consent to receive subsequent Account Statements and Notices electronically is voluntary and may be withdrawn at any time. I may withdraw consent at any time in writing, by telephone [or by sending Ireland Bank an e-mail at internet-

support@ireland-bank.com] or by logging into My online banking and changing My statement delivery preference from E-statement to Paper Statement. Subject to Ireland Bank's confirmation of My request, such withdrawal shall become effective no later than fifteen (15) days after receipt by Ireland Bank. Upon termination, I understand and agree that I will no longer have access to My Account Statements and Notices online and that I will receive all Account Statements and Notices in paper form via postal mail service. **NOTE: The credit back for E-Statements delivery option will no longer apply and My account(s) will be subject to the paper statement fee.**

4. My computer system meets the minimum system requirements set forth below. In addition, I have and will maintain a printer capable of printing any E-Statements account statements and notices that are made available on Ireland Bank's E-Statement website. In the alternative, I have and will maintain the ability to electronically save and visually display on My computer screen any E-Statements account statements and notices that are made available on Ireland Bank's website. I understand that Ireland Bank recommends that I retain or print a copy of any E-Statement or Notice and this Consent and Authorization for My records.

5. I agree to maintain a valid, active e-mail address. I must promptly notify Ireland Bank of any change in My e-mail or postal address by contacting Ireland Bank at 1-800-467-0001 or at any of Ireland Bank's branch locations. Ireland Bank is not liable for any third party-incurred fees, other legal liability, or any other issues or liabilities arising from E-Statements or notifications sent to an invalid or inactive e-mail address or postal address that I have provided.

6. I understand and agree that by signing up for E-Statements I will no longer receive My loan statements by mail, and I will be responsible for timely making all regular loan payments either electronically by accessing Ireland Bank's electronic internet banking product and/or by mailing the payments to: Ireland Bank, PO Box 186, Malad, ID 83252. I further understand and agree that I will be responsible for making all loan payments pursuant to the terms and conditions of the loan agreements and disclosures which may be revised from time to time and remain effective for all other aspects of the Account involved.

7. I may also request a paper copy of any periodic regular Account Statement. [A fee may be charged for any such paper copies].

8. I understand and agree that Ireland Bank reserves the right to change the terms and conditions of this Consent and Authorization. Ireland Bank will notify Me before the effective date of any change as required by law. By accessing My E-Statements after I receive any notice of change will constitute My agreement to such change(s).

9. Ireland Bank reserves the right to discontinue the E-Statements program at any time. Failure to log into My internet banking within six (6) month period may result in the termination of My Login ID. If My account is set to receive E-Statements at the time My Login ID is terminated, My Account(s) will be returned to paper statement(s). **NOTE: The credit back for E-Statement delivery option will no longer apply and My account(s) will be subject to the paper statement fee.**

Security Procedures: I agree to notify Ireland Bank immediately if I believe any of My accounts have been accessed or an Access Code has been used without My permission to access My accounts. The terms and conditions in this Consent and Authorization only apply to the E-Statements program. Provisions in other Ireland Bank agreements and disclosures, including but not limited to Ireland Bank's Account Disclosure and in any and all loan agreements and disclosures, may be revised from time to time and remain effective for all other aspects of the accounts involved. I am an authorized signer on this account. I understand Ireland Bank will send me an e-mail notifying me that my statement(s) are ready to be viewed. In order for Ireland Bank to notify me of my E-Statement delivery, it is my responsibility to inform Ireland Bank with any changes in my e-mail address on this site, by contacting them at 1-800-467-0001 or at any of their branch locations. I understand I may cancel this authorization at any time upon written request at which time the Ireland Bank will resume mailing of all my future periodic statements, and I will no longer have access to my statements online.

Minimum system requirements: To receive and review disclosures electronically, and to view, download, and print your electronic statements, you will need a currently supported internet browser tool such as; Microsoft Internet Explorer, Mozilla Firefox, Apple Safari, Google Chrome and a currently supported version of Adobe Acrobat Reader. Cookies and JavaScript must be enabled in the browser options.

If you agree to the Terms and Conditions as described above, please enter the following confirmation code in the space provided above and select Continue. If you do not agree with these Terms and Conditions set forth above, select Decline.

**IMPORTANT: PLEASE PRINT AND RETAIN THESE TERMS AND CONDITIONS**

You will be notified by e-mail when new documents are available for viewing.

**Confirmation Code: 17a632**