



e-Statement Terms and Conditions Agreement

This Agreement is the contract, which covers your and our rights, and responsibilities concerning First Community Bank's e-statement services offered to you. The words "we," "us," and "our" mean First Community Bank. The word "account" means any one or more accounts you have with First Community Bank.

By agreeing to the following you are authorizing FIRST COMMUNITY BANK to deliver statements of your FIRST COMMUNITY BANK account(s) by electronic means. You understand and agree that by requesting electronic delivery, you WILL NOT receive statements in paper form delivered by regular United States Postal Service mail. You agree that electronic delivery will satisfy FIRST COMMUNITY BANK'S requirement to provide you a periodic statement of your account(s) activity.

Disclosures

1. You have a right to receive this disclosure in paper form. To receive a paper disclosure, please contact us by telephone or mail as shown below.
2. The consent you are providing is for electronic delivery of your periodic FIRST COMMUNITY BANK account statements.
3. You have the right, at any time, to withdraw this consent for electronic delivery of your account statements and again receive them by mail. You may withdraw your consent by changing your account delivery method in internet banking or by contacting the bank at the phone number below.
4. It is your responsibility to notify FIRST COMMUNITY BANK in writing any time you should have a change in your e-mail address, or if you wish to remove any account from electronic delivery. For your protection and for security purposes, the Bank will not accept any change of email address via telephone or email.
5. Even though you have requested electronic delivery of your statements, you may obtain a paper copy of your account statement. You may receive a copy of your statement by contacting FIRST COMMUNITY BANK by telephone or mail as shown below and request a copy of your statement at a charge of \$5.00 per statement.

Telephone: (608) 868-7644

Mail: First Community Bank, 202 Merchant Row, Milton, WI 53563-0218

6. First Community Bank advises that you print a copy of your statement for your records. The bank will have a rolling 36 month history (initiated at the time of enrollment) of your e-statements available online at any time. Requests for copies of older statements will incur a fee for the service.

First Community Bank Request and Agreement for Electronic Delivery of Statements

This is a request to have the statements of your account(s) with FIRST COMMUNITY BANK delivered to you electronically in accordance with the above consent.

1. Statement notifications can be sent to only one e-mail address. For example, the notification cannot go to both account holders on a joint account.
2. The bank shall have no obligation or liability to notify any other parties to a multiple party account if the email address is changed using the procedure set forth above.
3. You agree to protect the confidentiality of your account, account number, usernames and passwords. You agree that it is your responsibility to ensure that the electronic statements are not intercepted or viewed by others and for ensuring that you have logged out when your session is complete to prevent unauthorized access. It is your responsibility to contact us if you know or suspect unauthorized use of your User ID and Password.
4. You agree that the bank has no control as to the persons who have access to your personal computer and your password once it is in your possession. The bank will not be liable for any unauthorized access to your personal computer or your passwords.
5. First Community Bank has the right to terminate its obligation to provide e-statements service to you upon ten days of prior written notice (e-mail acceptable).
6. If your electronic mail is returned as undeliverable a reasonable attempt will be made to contact you. Users of Online Banking are responsible for providing the bank with up-to-date contact information.

Service Availability – The service providing e-statements is generally available 24 hours a day, 7 days a week, however this service may be unavailable from time to time for routing software and hardware maintenance, or due to unscheduled down time.

In Case of Errors or Questions about Your Electronic Funds Transfers –

Telephone the Bank at (608) 868-7644 or write us at First Community Bank, 202 Merchant Row, Milton, Wisconsin 53563 as soon as possible if you think your statement or ATM Card or Check Card transaction receipt is wrong, or if you need more information about a transfer listed on the statement or ATM card transaction receipt.

The Bank must hear from you no later than 60 days after the Bank sends you the first statement on which any problem or error appears. When you call or write, please give the Bank the following information: (1) your name and account number; (2) a description of the error or the transfer you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information; and (3) the dollar amount and the date of the suspected error. If you call the Bank about an error, the Bank will probably require that your complaint or question is submitted in writing and received within 10 business days to the address provided above.

The Bank will tell you the results of its investigation within 10 business days (20 business days for new accounts) after the Bank hears from you and will correct any error promptly. If the Bank needs more time, however, the Bank may take up to 45 days (90 days for Check Card transactions not performed at an ATM, foreign-initiated EFTs or new accounts) to investigate your complaint or question. If the Bank decides to do this, the Bank will provisionally credit your account within 10 business days (20 business days for new accounts) for the amount you think is in error so that you will have the use of the money during the time it takes the Bank to complete its investigation. However, if the Bank asks you to put your complaint or question in writing, and it does not receive your complaint or question within 10 business days, the Bank can reverse the provisional credit from your account. If the Bank decides that there was no error, the Bank will send you a written explanation within 3 business days after it finishes its investigation and will reverse the provisional credit if one was given. You may request copies of the documents that the Bank used in its investigation.

Change in Terms – It may be necessary from time to time to change the terms or conditions regarding your statement access. In the event such a change is necessary we will notify via electronic mail or by written notification.

Virus Protection –First Community Bank is not responsible for any electronic virus or viruses that Customer may encounter. First Community Bank suggests that Customer routinely scan Customer's PC(s) using a virus protection product.

Hardware and Software Requirements-In order to view and retain communications, you must have a personal computer or similar access device, operating system and telecommunications connections to the Internet capable of receiving, accessing, displaying and either printing or storing documentation you receive from us by access to our website using the technology specified below.

- An up-to-date Internet browser such as Microsoft Internet Explorer, Firefox or Safari, that meets our minimum requirements; and
- An email account with an Internet Service Provider and the appropriate software.

By reading and accepting this agreement, you acknowledge that you have a current version of Adobe Acrobat Reader (you can download the most current version at <http://get.adobe.com/reader/>) to access and read communications. You also acknowledge that you have the ability to open PDF files that we deliver to you.

Changes in hardware and software requirements-We will provide you with notice of any change in the hardware and software requirements in order to access, view and retain Communications. Your decision to continue to receive Communications will constitute your agreement to such changes.

A detailed copy of Hardware/Software minimum requirements will be provided upon your request. You may request this information by calling First Community Bank at 608-868-7644.

Acceptance of this agreement-By accepting the e-Statement Terms and Conditions Agreement, you acknowledge your understanding of, and agreement to these terms and conditions. You also confirm that you are able to meet the hardware and software requirements necessary to access, view and print Online Communications.