

E Statement Disclosure

Welcome to River Bank's online electronic bank statement delivery service (hereafter referred to as "E-Statement"). Please read this agreement carefully and consider printing a copy for your records.

In this Agreement, "we," "us," and "our" mean River Bank. The words "you" and "your" mean the person(s) accessing "E-Statements," which are an electronic form of the periodic paper statements available through River Bank's Online Banking Service.

You agree to the following provisions regarding E-Statement services received from River Bank:

Your Consent:

By giving your consent, you agree to receive E-Statements in lieu of periodic paper statements for all accounts you elect to enroll in River Bank's Online Banking E-Statement Delivery Service. If you do not consent to receiving E-Statements, you should not proceed with your enrollment for the E-Statements service.

For multi-party accounts, consent or withdrawal of consent to receive electronic disclosures, records, or other information by any authorized party to the account will be effective for all account holders.

With this consent, you also agree to receive in electronic form of any communication normally provided in the paper periodic statements, including contract change in terms, Privacy Policy notification and other notices that may be required by law.

How to get your E- Statements:

You will be notified by e-mail that your E-Statement is available to view. It is your responsibility to review each statement provided through online banking.

If your e-mail is returned as undeliverable, an attempt will be made to contact you. If contact cannot be made, a paper statement may be sent to you through the U.S. Mail for the current and future statement cycles, and your online banking services may be terminated. If you need a paper copy of your statement, you may choose to print it yourself or request that we mail you a copy. To request a paper copy, contact us by telephone at 608-457-3500. We may charge you a service fee for the paper copy.

Your responsibility to notify us regarding errors, irregularities or unauthorized access:

You must promptly review your E-Statements and any accompanying items. Notify us immediately of any suspected error, alteration, or other irregularity with your E-Statements, with your account, and including any unauthorized access. Telephone us immediately is the best way to keep your losses down. In addition, you must also notify us in writing to preserve your rights. Notification of suspected errors, alterations, or other irregularity within your E-Statement must be given within sixty 60-calendar days of the E-Statement in which the suspect item appears. This period begins on the E-Statement e-mail notification date, regardless of when you access and/or review your E-Statement.

Withdrawal of consent:

You may withdraw your consent at any time by calling us at 608-457-3500. At our option, we may treat an invalid e-mail address or the subsequent malfunction of a previously valid e-mail address as a withdrawal of your consent to receive E-Statements. If you withdraw your consent, we will begin sending you paper periodic statements. Withdrawal of your consent to receive electronic communications will be effective only after we have a reasonable period to process your withdrawal.

Contact Information:

You are responsible for notifying us of any e-mail address changes. Notification of any e-mail changes should be received ten (10) days before the end of your normal statement cycle. You can notify us by accessing River Bank's Webpage at www.riverbank.biz and choosing the "Contact Us" button and completing the required contact information, or you may call us at 608-457-3500.

Restarting electronic statements after your withdrawal of consent:

If you want to receive E-Statements again after you have withdrawn your consent for E-Statements, you must complete the consent process again and reconfirm your ability to access E-Statements.

Hardware and Software requirements:

Below are the hardware and software requirements for access to and retention of the information being provided to you electronically.

We will notify you whenever we change or revise these requirements:

- A personal computer or other device capable of accessing the Internet. Your access to this page verifies that your system/device meets these requirements.

- An Internet web browser which is capable of supporting 128-bit SSL encrypted communications, which requires a web browser such as Microsoft® Internet Explorer, Firefox or Chrome. Your system or device must have 128-bit SSL encryption software.