

ESTATEMENT AGREEMENT

Security First Bank (BANK) provides you with the opportunity to electronically receive required disclosures associated with your Bank accounts. These disclosures include: your monthly/periodic account statement, e-mail alerts, notice of change in terms and conditions, new account agreements, fee notifications, account notifications and any disclosures required now or in the future by applicable regulation. In order to receive information and disclosures in an electronic format from the BANK, you must be an Online Banking user and have a functional user name and password.

Please read this eStatement Customer Agreement carefully and print or retain a copy for your records.

eStatement Requirements: You must also maintain the following minimum computer hardware and software requirements:

- Most major current generation operating systems (i.e. Windows and Apple) are supported when kept up to date. SFB makes an effort to ensure systems capabilities across a number of platforms, however, not all operating systems are guaranteed to function.
- Most major current generation browsers will work. Not all browsers are supported for all functions. Internet browsers include, but are not limited to, Internet Explorer, Apple Safari, Google Chrome and Mozilla Firefox. It is important to note that with the increase in frequency of browser updates that not all features are guaranteed to work upon browser update release.
- Current generation PDF viewers may be required for certain online functions including viewing statements and images. PDF viewers include, but are not limited to, Adobe Reader, FoxIt, and Apple's Preview.
- Broadband or a high-speed internet connection (DSL, Cable, T-1, etc) is highly recommended. A dial-up connection may be too slow to download statement files. Statement size and number of transactions are also a factor in determining download capability.

Consent to Receive Electronic Disclosure: In consideration of the eStatement services (SERVICES) to be provided by Security First Bank (BANK), the undersigned CUSTOMER agrees as follows:

- CUSTOMER hereby authorizes the BANK to send notice of the availability of disclosures described above, in lieu of a paper copy, in electronic format for all accounts designated in this agreement to be viewed through the BANK Online Banking Service or on the Bank's web-site.
- BANK will provide disclosures in a clear, conspicuous manner that CUSTOMER can print and/or store using the hardware and software specified within 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 BANK, in writing, 30 days in advance of this decision at the following address: Security First Bank, 1540 Samco Road, Suite B, Rapid City, SD 57702. There are no fees associated with rescinding this Agreement.
- CUSTOMER understands that BANK will not normally mail paper copies of the disclosure or account statements received electronically. To obtain a paper copy of any disclosure or e-statement, contact Security First Bank at 1.877.747.3139 Monday – Friday 8:00 am to 5:00 pm MST, write to the address above or use the "Contact Us" section within the Online Banking Service. Research fees of \$25.00/hour (\$10.00 min) may be billed to your account.
- 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 electronic form or manner.
- CUSTOMER is responsible for maintaining an accurate e-mail address in which to receive e-mail notifications. CUSTOMER may be required to provide the BANK with signed, written notice if CUSTOMER e-mail address changes.
- 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 Nebraska Uniform Commercial Code.
- The laws of the State of Nebraska shall govern this Agreement and all transactions under this Agreement.

BANK shall not be responsible or liable for:

- Consequential or incidental damage for negligent performance by BANK of its SERVICES.
- Delayed delivery, non-delivery, wrong delivery of an e-mail due to unpredictability of the Internet. Inaccurate content except at the originating time of the e-mail.
- Security associated with the information transmitted via e-mail.
- Damages arising from unauthorized access to SERVICES.
- Any costs associated with updating, modifying or terminating CUSTOMER'S software or hardware.