

Marquette's eStatement Agreement

Thank you for your interest in electronic account statements from Marquette Savings Bank. This service is available to you at no cost, and will allow you to view your current and past 12 months of account statements for all of your accounts on a secure website. As part of the registration process, please read the following consent and authorization agreement and indicate your acceptance at the end of this form.

Consent and Authorization for Electronic Transmission of Account Statements

In this Consent and Authorization, the words "I," "Me," and "My" mean each person who electronically 'signs' below and/or clicks the 'Accept' button online. The word "account" means the login or user ID that I entered in order to access online banking and the eStatement authorization. The words "account number" mean any and all accounts held at Marquette Savings Bank, such as checking, savings, retirement, money market, certificate and loan accounts.

I understand that pursuant to my account and/or loan agreements with Marquette, I may be entitled to receive periodic account statements in connection with my account, such as savings account statements and/or loan statements ("Account Statements"). By indicating my acceptance of these terms and conditions, I authorize Marquette to discontinue sending me such periodic account statements via postal mail service for my account and to instead deliver such periodic account statements to me electronically (eStatements). I understand that once I accept the online agreement and view an account statement, that Marquette will send me an e-mail on an ongoing basis to my email address notifying me that my eStatement account statement(s) are ready to be viewed on the Marquette website. I understand and agree that I will no longer receive paper copies of my periodic account statements.

I further understand and agree that:

- 1. Authorized Signer.** I am an authorized signer 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 any transaction performed pursuant to this consent and authorization transaction shall be considered authorized by me.
- 2. Joint Account Holders.** If any account number specified within this consent and authorization is a joint account, I acknowledge that I am an owner 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. Voluntary Consent.** My ongoing consent to receive subsequent account statements electronically is voluntary and may be withdrawn at any time. I may withdraw consent at any time in writing, by telephone or by sending Marquette an email to estatemnts@marquettesavings.com and subject to Marquette's confirmation of my request, such withdrawal shall become effective no later than fifteen (15) days after receipt by Marquette Savings Bank. Upon termination, I understand and agree that I will no longer have access to my account statements online and that I will receive all future account statements in paper form via postal mail service.
- 4. Computer System.** My computer system meets the minimum system requirements set forth below. In addition, I have and will maintain a printer-capable of printing any eStatements account statements that are made available on Marquette's eStatements website. In the alternative, I have and will maintain the ability to electronically save and visually display on my computer screen any eStatements account statements that are made available on Marquette's website. I understand that Marquette Savings Bank recommends that I retain or print a copy of any eStatements and this consent and authorization for my records.
- 5. Valid Email Address.** I agree to maintain a valid, active email address. I must promptly notify Marquette Savings Bank of any change in my email or postal address by contacting Marquette at 814-455-4481 or toll free at 1-800-672-3743 or at any of Marquette's branch locations. Marquette is not liable for any third party-incurred fees, other legal liability, or any other issues or liabilities arising from eStatements or notifications sent to an invalid or inactive email address or postal address that I have provided.
- 6. Paper Statement Requests.** I may also request a paper copy of any periodic regular account statement and understand a fee will be charged for any such paper copies as set forth in Marquette's schedule of fees and charges.
- 7. Notifications.** I understand and agree that Marquette reserves the right to change the terms and conditions of this consent and authorization. Marquette will notify me before the effective date of any change. By accessing my eStatements after I receive any notice of change will constitute my agreement to such change(s). Marquette reserves the right to discontinue the eStatements program at any time.

- Marquette's eStatement Agreement is continued on the next page -

Marquette eStatement Agreement

Security Procedures

I understand that I cannot sign up for the eStatements program and cannot access my regular account statements without first signing up for and obtaining an online banking password. I AGREE THAT USE OF AN ONLINE BANKING PASSWORD TO SIGN UP FOR THE ESTATEMENTS PROGRAM AND TO ACCESS MY ACCOUNT STATEMENTS CONSTITUTES A REASONABLE SECURITY PROCEDURE. I further understand that if I disclose my online banking password to other people, they may also have the ability to access my regular account statements, and I will be responsible for any transactions they may complete. I agree to notify Marquette Savings Bank immediately if I believe any of my accounts have been accessed or an online banking sign on has been used without my permission. The terms and conditions in this consent and authorization only apply to the eStatements program. Provisions in other Marquette Savings Bank agreements and disclosures, including but not limited to Marquette'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 Marquette Savings Bank will send me an email notifying me that my statement(s) are ready to be viewed. In order for Marquette to notify me of my eStatement delivery, it is my responsibility to inform Marquette of any changes in my email address on this site, by contacting them at 814-455-4481 or toll free at 1-800-672-3743 or at any of their branch locations. I understand I may cancel this authorization at any time upon written request at which time Marquette Savings 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 eStatements, you will need Microsoft Internet Explorer version 6.0 or higher, or Mozilla Firefox and Adobe Acrobat Reader version 5.0 or higher. For Macintosh users, we suggest Microsoft Internet Explorer version 5.0 or higher or Mozilla Firefox. Cookies and JavaScript must be enabled in the browser options. You will also need to allow pop-ups for Marquette Savings bank online banking website.

By clicking the "accept" button under Account Statement while signed into my online banking¹, I will agree to the terms and conditions of this consent and authorization as described above.

¹ Once you accept the online eStatement agreement in online banking and view an initial statement, you will be notified by e-mail when new documents are available for viewing. By clicking "accept," I hereby authorize and direct Marquette Savings Bank to change my statements to electronic delivery and understand that it is my responsibility to sign on to my online banking to view and save (or print) my statements periodically. If I fail to save (or print) my statements, I understand that I am subject to statement copy fees as listed in the current fee schedule.