

INVESTORSBANK
W239 N1700 Busse Road
Waukesha, WI 53188-1160
(262) 523-1000 or (888) 558-2265

eStatement Consent and Online Agreement

General Agreement. The terms "you" and "your" refer to the depositor (whether single or multiple party) and the terms "we," "us" and "our" refer to InvestorsBank. Upon receipt of your consent to the terms of this eStatement Consent and Online Agreement ("Agreement") you agree that all disclosures, statements, records, notices and other information including any changes, additions, or deletions to the terms of your Deposit Account Agreement or to other products or services covered by this Agreement (including, but not limited to, any required legal notices) may, at InvestorsBank option, be provided or otherwise made available in electronic format. By accepting electronic delivery of disclosures, statements, records, notices, and other information, products or services, you also agree that InvestorsBank will no longer provide you with paper versions of the documents covered by this Agreement either now or in the future. You must be enrolled in Online Banking to receive the services covered under this Agreement.

If your account is an InvestorsMoney or InvestorsChecking account, we will provide you with a periodic statement showing the account activity. The account holder who receives this statement is the agent for his/her co-account holder(s) for purposes of receiving the statement and items. You must notify us within thirty (30) days after we email the statement to you of any discrepancies. If you fail to notify us, you will have no claim against us. However, if the discrepancy is the result of an electronic fund transfer, the provisions of our Disclosures will control its resolution. If you do not receive a statement from us because you have failed to supply us with a correct email address or if your electronic mail is returned as undeliverable an attempt will be made to contact you. If contact cannot be made, a paper copy of your statement will be sent by U.S. mail to the last known postal address.

InvestorsBank will send an electronic alert to the email address provided by you. This email will notify you that electronic disclosures, statements, records, notices, and other information is available to view online, download, or print. Sign on to InvestorsBank Online Banking website at **www.investorsbank.com** and click on "Statements", follow the prompts to view statements and any disclosures accompanying the statement. Statements will be available for 13 months. To update your email address you must log onto InvestorsBank Online Banking and follow the procedure for changing your email address. You are responsible for retaining copies of any statements and disclosures. After enrollment, we will continue to make your periodic statements available for you to view.

We have the right to withdraw your consent for electronic documents covered by this Agreement. You have the right to withdraw your consent to receive electronic periodic statements at any time. To withdraw your consent to receive electronic statements, you must notify us via email at **online@investorsbank.com** or in writing to Personal Banker, InvestorsBank, W239 N1700 Busse Road, Waukesha, WI 53188-1160. The withdrawal of your consent should be received at least ten (10) days before the end of your normal statement cycle.

All electronic statements shall be in full compliance with applicable laws and regulations. The provisions in this Agreement are part of (and in supplement to InvestorsBank's Deposit Account Agreement) and are subject to all the provisions in the Terms and Conditions for our Deposit Accounts. Each InvestorsBank account that you designate to be included within the eStatement service is also governed by the terms and conditions otherwise applicable to that kind of account as separately disclosed to you, either in the Disclosures given to you at the opening of the account or in applications and enrollment forms, the fee schedules, credit or deposit agreements, our Privacy Policy or other written disclosures.

I have read and agree to the terms of the eStatement Consent and Online Agreement and I would like to receive eStatement delivery. I understand that I will no longer receive a periodic statement sent by U.S. Mail.