

HomePride Bank
Electronic Banking Account Statement Disclosure and Agreement

This Electronic Banking Account Statement Disclosure and Agreement, "Agreement", is made between you and HomePride Bank and provides your request and consent to receive statements, notices, and documents for your HomePride Bank account(s) by electronic delivery. These statements, notices and documents are called "eStatements". This agreement is in addition to the terms and conditions described in the HomePride Bank Online Banking Service Agreement and Electronic Fund Transfer Act Disclosure and corresponding Fee Schedule.

DEFINITIONS-The following definitions apply in this Agreement:

- "We", "us", "our", and "Bank" refer to HomePride Bank.
- "You" and "your" refer to each account owner or authorized signer.
- "Account(s)" refers to your account(s) at HomePride Bank.

AGREEMENT

By agreeing to this disclosure, you agree that we may provide you with your periodic banking account statements including, but not limited, to any future disclosures, amendments, privacy policies, letters, correspondences, and any other notices that may be legally required to be provided to you, in electronic form. Once enrolled in the eStatements Service, you will receive your next statements in electronic format only. By agreeing, you also understand that in order to complete your enrollment in eStatements you must demonstrate your ability to view and retain PDF documents. You will be prompted to open and enter a secret pass phrase from a PDF image before your enrollment can be confirmed.

ELIGIBILITY FOR eSTATEMENTS

To sign up for the eStatement Service, you must be enrolled in the HomePride Bank Online Banking Service. All accounts for which the bank produces a periodic statement are eligible for eStatements. eStatements for each account will only be provided to the online banking user who enrolls first in the service. Other users will not be able to enroll in the service unless the first user terminates his/her enrollment from the service.

ADDITIONAL RECIPIENTS

Additional recipients of eStatements are not allowed in the eStatement product.

ACCESSING YOUR eSTATEMENTS

You will receive an email notification when your eStatements are ready for viewing. Your eStatements are accessible through the bank's online banking service under the eStatements tab. You will be responsible to maintain computer software compatible to the requirements for viewing, printing, and/or saving your statements. These requirements include, but may not be limited to, Internet accessibility and a current version of a PDF reader.

Your statements will be available online for 18 months. You may request a paper copy by contacting the bank, a fee may apply. To request a copy of a statement, contact or visit one of our branch locations. Branch locations and contact information are available under the locations option on the bank's website, www.homepridebank.com.

Your eStatements will be provided in a timely manner and in accordance with any applicable time required by law. However, we shall incur no liability if we are unable to deliver your eStatements because of the existence of any one or more of the following circumstances:

- The Bank's website or the online banking service is not working properly and you know or have been advised by us of the malfunction; or
- The Bank no longer has a valid email for you and your notification is returned to us; or
- Circumstances beyond our control (such as, but not limited to, fire, flood, power outage, equipment or technical failure or breakdown) prevent delivery and we have taken reasonable precautions to prevent such circumstances.

REVIEW OF PERIODIC STATEMENTS

You must promptly access and review your eStatement and any accompanying items and notify us in writing immediately of any error, unauthorized transaction, or any other irregularity. Any applicable time periods within which you must notify us of any errors on your account statement(s) shall begin on the date of your eStatement notification regardless of when you access and/or review your eStatement. If you do not immediately report to the bank any non-receipt of eStatements or any error, unauthorized transaction, or other irregularity, you will be deemed conclusively to have accepted all matters contained in the eStatements to be true, accurate and correct in all respects.

ERROR RESOLUTION

In the case of errors or questions regarding electronic transactions, please contact us as soon as possible by calling 417-924-3211 or writing us at HomePride Bank, P O Box 138, Mansfield, MO 65704. We must hear from you no later than sixty (60) days after we made your statement on which the error or problem appeared available to you. Please provide the following information:

- Your account number;
- A description of the error in question and an explanation concerning why you believe it is an error or why you need more information;
- The dollar amount of the suspected error and the date on which it occurred; and
- If the report is made orally, we may require that you send the complaint or question in writing within ten (10) business days.

We will investigate and make a determination regarding your request within ten (10) business days after we hear from you and will correct any error promptly. However, if we need more time, we may take up to forty-five (45) calendar days to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) business days for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account.

If a notice of error involves a transaction that occurred within thirty (30) calendar days after the first deposit to the account was made, the error involves a new account. For errors involving new accounts, we may take up to ninety (90) calendar days to investigate your complaint or question. In addition, for new accounts, we may take up to twenty (20) business days to credit your account for the amount you think is in error.

We will notify you of the results within three (3) business days of completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

EMAIL ADDRESS MAINTENANCE

You are responsible to maintain a valid email address to ensure proper delivery of eStatement notifications. You can update your email address by going to the eStatements tab in online banking, clicking on Email Settings, and making the changes to your information.

SECURITY

You will be assigned a login ID and password to access your online banking. You will be required to change this password every sixty (60) days. The safekeeping of your login ID and password is your responsibility. You agree to not allow anyone to have access to your login information and if your login information is lost, stolen, or compromised, you will notify the bank as soon as possible.

Representatives will be available to take your call from 8:30 a.m. to 4:30 p.m., Monday through Friday, and 8:30 a.m. to noon on Saturday, excluding bank observed federal holidays.

RIGHT TO WITHDRAW CONSENT

If you decide to terminate your eStatement service, you can do so by going to the eStatements tab in online banking, selecting the "Sign up/Changes", and removing the checkmark from the All Accounts box or remove individual checkmarks from individual accounts. This process will stop the eStatement notifications and you will receive paper statements beginning the next statement cycle.

If you receive eStatements as part of a specific banking product that offers special features, and you must maintain the receipt of eStatements to receive those features, you will not be able to terminate your enrollment in the eStatement Service voluntarily through your online banking account.

CHANGES AND GOVERNING LAW

HomePride Bank may modify the terms and conditions applicable to the eStatements Service from time to time by making the new terms and conditions available through our online banking site. The revised terms and conditions will be effective at the earliest date allowed by applicable law. The Bank will use reasonable methods of notification to make you aware of any changes.

This Agreement will be governed by and construed in accordance with all applicable federal laws and all applicable substantive laws of the state of Missouri in which we are located and where you opened your account. In addition, we are subject to certain federal and state regulations and local clearing house rules governing the subject matter of the Agreement. You understand that we must comply with these laws, regulations, and rules. You agree that if there is any inconsistency between the terms of this Agreement and any applicable law, regulation, or rule, the terms of the Agreement will prevail to the extent any such law, regulation, or rule may be modified by the government.