



## Idaho Trust Bank E-Statement Agreement

Welcome to Idaho Trust Bank's Electronic Bank Statement delivery service. Our goal is to provide you with an easy, convenient and efficient way to receive your periodic Bank Statements.

To begin sending your Bank Statements to you electronically, we need your consent. Please review the information below prior to giving your consent. By agreeing to have your Bank Statements sent electronically, you also agree to notify Idaho Trust Bank immediately of any change in your email address or any errors or complications relating to your electronic receipt or access of your Bank Statements. This can be done by telephone, fax, or email to [estatements@idahotrust.com](mailto:estatements@idahotrust.com).

If you chose to receive your Bank Statements through electronic delivery, the Bank will no longer send you your statements through the mail. By signing this Agreement, you are giving the Bank your consent. The Bank is then authorized to electronically forward to you your periodic Bank Statements and any other disclosures that the Bank might send to you with your Bank Statements, such as Privacy disclosures or other required disclosures relating to your accounts.

To discontinue this electronic delivery service, you can email your request to the Bank at [estatements@idahotrust.com](mailto:estatements@idahotrust.com) or you can request a discontinuance of the service by calling a Bank Services Associate.

The hardware and software requirements to enable you to receive and retain your Bank Statements electronically are discussed below under "Our Requirements".

### Our Requirements

1. The same terms apply with respect to electronically delivered Bank Statements as for those delivered in paper form, and the deposit Agreements and disclosures that you have previously entered into with or received from the Bank remain in effect.
2. For you to be able to receive and view your statements effectively, you must use an Internet browser that supports 128-bit encryption. Microsoft Internet Explorer or Netscape Navigator are two options that will enable you to receive and use our service. If you do not have one of these referenced browsers, you can go to the web site of either Microsoft or Netscape and download the appropriate version of the browser you need. Also, to view your Bank Statements, you will need Adobe Acrobat Reader 7.0 or greater. This product is available for free at <http://www.adobe.com>.

3. We will store your Bank Statements electronically for 12 months from the date of delivery. You may print or download your Bank Statements to retain copies of them.

You will access your e-Statement by following these steps:

- Log onto [www.idahotrust.com](http://www.idahotrust.com)
- Click on “Online Banking” – on the right side of the home page
- Click on “Consumer Banking”
- Enter your Access ID & Password
- Choose your account
- Click on the Documents option – located in the blue area under the Online Banking section
- Click on “Checking/Savings e-Statement”
- Click the statement you wish to view and print your e-Statement and/or save it to your hard drive

To receive your account notices via email, follow these instructions:

- You will receive an email with a password protected attachment
- Click on the attachment and enter your password (first 5 of the email address and the last 4 of the SSN of the primary accountholder)

Our privacy policy (which has been previously provided to you and is available at each branch location) will apply to this service and the policy is incorporated into and made a part of this Agreement. You must have a valid email address which will be used to notify you when your Bank Statement is available for viewing. It will not be sold or otherwise provided to third parties.

Idaho Trust Bank may change, suspend or eliminate all or any aspect of this delivery service upon notice to you.

**NO WARRANTY FOR CONTINUOUS OR UNINTERRUPTED SERVICE.** We do not guarantee continuous or uninterrupted access to your bank statements through the internet. However, should you be unable to access your statements, you can call the bank at 208.373.6500 or toll free 800.549.3333 and the bank will take other measures to provide copies of your statements to you.

**LIMIT OF LIABILITY.** You agree that in no event will we or our suppliers (or any of our or our supplier’s shareholders, members, officer, directors or employees) be liable for lost profits or any special, incidental or consequential damages arising out of or in connection with your use of our service, even if we have been advised of the possibility that such damage will occur. Further you agree that neither we nor our suppliers (or any of our or our supplier’s shareholders, members, officers, directors or employees) will be liable for any technical, hardware or software failure of any kind, any interruption in the availability or our service, any delay in operation or transmission, any incomplete or garbled transmission, computer virus, loss of data, or other similar loss. To the extent we

may have breached any term of this Agreement, you agree that your sole remedy is to discontinue use of this service. You further agree that our liability to you in any case (whether in contract or not) will not exceed amounts paid to us within the last 90 days (if any) for this service.

If you want to send us a notice in relation to this Agreement, you may send it by e-mail to [eStatements@idahotrust.com](mailto:eStatements@idahotrust.com) or regular mail to Idaho Trust Bank, 888 W Broad St, Boise, ID 83702.

This Agreement is governed by the laws of the State of Idaho.

Please sign below and return original to:  
Idaho Trust Bank  
888 W Broad St  
Boise, ID 83702

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Signature (must be account owner)

\_\_\_\_\_  
Date

\_\_\_\_\_  
eStatement Account Number(s)

\_\_\_\_\_  
eNotice Account Number(s)

\_\_\_\_\_  
E-Mail Address

Online Banking Access set up