

# Electronic Documents Service Agreement & Disclosure

This agreement provides the terms of the electronic delivery of your periodic account statements and tax forms at State Farm Bank®. By entering into this Agreement, You accept the terms and conditions stated herein.

## Definitions

The terms “You” and “your” refer to the accountholder (whether joint or individual) and the terms “We”, “Us”, and “our” refer to State Farm Bank.

## Consent to Electronic Delivery of Account Periodic Statements

When You (click to) agree to the terms of the Electronic Documents Service Agreement and Disclosure, You provide your consent to receive your periodic statement “Online” provided through our online banking services. When “Online” delivery is selected, You will no longer receive a paper copy of your periodic statement.

You will be able to view, print, and save these online statements. The statements will provide the exact information as provided on a paper statement. The electronic statement will be available for viewing for a time period of seven (7) years from the statement date.

In addition to receiving your statement online, You can contact the Bank to request a paper statement be mailed by calling **877-SF4-Bank** (877-734-2265); callers who are hearing or speech impaired should dial 711 or use a preferred Telecommunications Relay Service. A fee will apply if You request to have a paper deposit account statement mailed. Refer to the Pricing Schedule for Consumer and Business Deposit Accounts for applicable deposit account statement fees.

## Consent to Electronic Delivery of Tax Forms

When You (click to) agree to the terms of the Electronic Documents Service Agreement and Disclosure, You provide your consent to receive your tax forms “Online” provided through our online banking services. Online tax forms are electronic versions of the tax forms You receive in the mail, where You are the primary accountholder on the account. The tax forms can include Forms 1098, 1099, 5498, and correction tax forms if applicable on a going forward basis.

When “Online” delivery is selected, You will continue to receive a paper copy of your tax forms. You will be able to view, print, and save these tax forms. The tax forms will provide the exact information as provided on the paper tax forms. You will be able to access current and previous year tax forms.

## Hardware and Software Requirements

In order to access, view, and retain electronic documents that We make available to You, You must have:

- An Internet browser that supports 128 bit encryption.
- Sufficient electronic storage capacity on your computer's hard drive or other data storage unit.

- An e-mail account with an Internet service provider and e-mail software in order to participate in our electronic statement programs.
- A personal computer, operating system and telecommunications connections to the Internet capable of receiving, accessing, displaying, and either printing or storing communications received from Us in electronic form via a plain text-formatted e-mail or by access to our web site using one of the following browsers: Internet Explorer, Safari, Firefox, or Google Chrome.
- Software that enables You to view files in the Portable Document Format (“PDF”).  
If you need the most current version of Adobe Reader, please go to [www.adobe.com](http://www.adobe.com).

## **Change of Email Address**

You agree to provide Us with a valid email address and will notify Us immediately of any change. Changes can be made either within the application or by contacting State Farm Bank at **877-SF4-Bank** (877-734-2265); callers who are hearing or speech impaired should dial 711 or use a preferred Telecommunications Relay Service.

If the email address provided is no longer valid We reserve the right to discontinue online statements and/or tax forms. Please refer to Our Right to Terminate information below.

## **Your Right to Terminate**

You have the right to withdraw your consent to receive your periodic statements and tax forms electronically. To withdraw your consent to future electronic receipt of periodic statements and/or tax forms, log in online and change your document delivery method by selecting the “Paper” option, or by contacting State Farm Bank at **877-SF4-Bank** (877-734-2265); callers who are hearing or speech impaired should dial 711 or use a preferred Telecommunications Relay Service.

Refer to the Pricing Schedule for Consumer and Business Deposit Accounts for applicable deposit account statement fees. If You request to receive paper statements by withdrawing consent for electronic receipt of statements, You will no longer be able to view previous electronic statements online. Therefore, if You wish to have copies of your electronic statements You are encouraged to save your electronic statements for your records as they are provided to You and before You request to receive paper statements.

If You request to withdraw consent for electronic receipt of tax forms, You will no longer be able to view your tax forms online. If You wish to have copies of your electronic tax forms You are encouraged to save your electronic tax forms for your records as they are provided to You and before You request to withdraw consent for electronic receipt of tax forms. You are encouraged to also save your mailed copies as you received them.

## **Our Right to Terminate**

You agree that State Farm Bank can terminate your electronic statements and electronic tax forms for any reason at any time. We will revert to mailing paper statements. Tax forms will continue to be mailed.

### **Alterations and Amendments**

This Agreement, applicable fees, and service charges may be altered or amended by State Farm Bank from time to time. In such event, State Farm Bank shall provide notice to You if the change is materially adverse. Your continued use of this service after We provide You a notice of adverse change will constitute your agreement to such change(s). Further, State Farm Bank may, from time to time, revise or update the applications, services, and/or related material, which may render all such prior versions obsolete. Consequently, We reserve the right to terminate this Agreement as to all such prior versions of the applications, services, and/or related material and limit access to only the service's more recent revisions and updates. In addition, as part of the service, You agree to receive all legally required notifications via electronic means.

### **Assignment**

You may not assign this Agreement to any other party. State Farm Bank may assign this Agreement to any future, directly or indirectly, affiliated company. We may also assign or delegate certain of its rights and responsibilities under this Agreement to independent contractors or other third parties.

### **No Waiver**

State Farm Bank shall not be deemed to have waived any of its rights or remedies hereunder unless such waiver is in writing and signed by State Farm Bank. No delay or omission on the part of State Farm Bank in exercising any rights or remedies shall operate as a waiver of such rights or remedies or any other rights or remedies. A waiver on any one occasion shall not be construed as a bar or waiver of any rights or remedies on future occasions.

### **Captions**

The captions of sections hereof are for convenience only and shall not control or affect the meaning or construction of any of the provisions of this Agreement.