Welcome to eStatements!

eStatements looks like your paper statement and can be downloaded to your computer. It's the fast, easy, environmentally friendly way to keep track of your finances.

- Saves time and reduces paperwork.
- Easy to store.
- Convenient 24/7 access.
- View up to 24 months of statements.
- Reduces risk of lost or stolen paper statements.
- View, print and save statements right to your computer.

Please read the following Consent and Authorization and indicate your acceptance at the bottom.

ESTATEMENT AND DISCLOSURE CONSENT AND AUTHORIZATION

In this Consent and Authorization, the words "I," "Me," "My," and "You" mean each person who electronically signs the following application. The word "Account" means any and all accounts held at Wood & Huston Bank (also referred to as "Bank") including but not limited to accounts such as checking, savings, retirement, money market, certificate and loan accounts.

If you want to receive electronic account statements and disclosures on any eligible account instead of receiving them by mail, you must first read and agree to all the terms and conditions set forth in this Amendment. By clicking on the "ACCEPT" button, you will acknowledge your understanding of, and agreement to, the following terms and conditions:

You agree to the electronic delivery of the eStatement and Disclosure Consent and Authorization, any monthly/periodic account or billing statements (collectively referred to hereinafter as "account statements"), and any disclosures that are required under applicable law to be delivered to you in writing with respect to each of your accounts that have been converted to E-Statement delivery pursuant to both your instructions and this Authorization.

Once you have accepted the terms and conditions set forth in this Authorization, each of the eligible accounts designated by you and approved by Wood & Huston Bank will be converted by Wood & Huston Bank to eStatement delivery (hereinafter referred to as "converted account(s)"). Accordingly, you will no longer receive account statements or disclosures by mail for any such converted account.

Pursuant to this Authorization, Wood & Huston Bank will deliver any applicable eStatements or disclosures to you by making such statement available online through either your Internet Banking Account or a secure Bank website for you to access at your convenience. Each of your monthly/periodic statements will be available for your viewing, downloading or printing for a period of 24 months from the date that any such statement is made available to you. You will be responsible for viewing each of your eStatements and disclosures in a timely manner so as to comply with any payment due dates, error resolution requirements and time periods, or with any other terms and conditions of your account(s) affected by this Authorization. If you cannot access, print or view your eStatements or disclosures for any reason, you must contact Wood & Huston Bank immediately at 660-886-6825 to make alternate arrangements to gain access to your account statement and/or statement information so that you can properly and timely comply with your account obligations. You will not be charged a fee for the electronic delivery of your account statement(s) and disclosures pursuant to this Authorization. However, once your account(s) have been converted upon your request hereunder to eStatement delivery, Wood & Huston Bank reserves the right to charge you a fee if you request Wood & Huston Bank to mail or otherwise provide you with a hard-copy of any

account statement. Please consult our schedule of fees for our current fee(s), if any, associated with your request for copies of your statement.

To obtain access to your account and your eStatements and disclosures, you need an Internet Service Provider (ISP) and a Web browser software program that supports a security technology called Secure Sockets Layer (SSL). Recommended browsers:

- Microsoft Internet Explorer 7.0 (includes AOL 8.0 & 9.0)
- Mozilla Firefox 3.0
- Safari 3.0

Browser settings and upgrades are accessible on the Internet Banking login page. You agree to maintain a valid, active e-mail address. You must promptly notify the Bank of any change in your e-mail or postal address by contacting the Bank at 660-886-6825 or by visiting any of the Bank's branch locations. The Bank is not liable for any third party-incurred fees, other legal liability, or any other issues or liabilities arising from eStatements, disclosures or notifications sent to an invalid or inactive e-mail address or postal address that you have provided.

By accepting below, you confirm that you meet the hardware and software requirements required for you to access your Internet Banking Account and to access, view and print your eStatements and disclosures as contemplated under this Authorization.

Wood & Huston Bank hereby reserves at all times the right in its sole and absolute discretion to approve of and/or deem whether any account or account holder is eligible for the services set forth in this Authorization.

Wood & Huston Bank hereby reserves the right to terminate this Authorization and/or to cancel the ability of any account holder to access any eStatements or disclosures at any time without notice or as otherwise allowed by law. If Wood & Huston Bank takes any such action, Wood & Huston Bank shall make the necessary changes to any affected account so as to allow for the delivery of any related account statements and disclosures by mail or as otherwise provided under the original terms of the applicable account agreement with Wood & Huston Bank.

Your ongoing consent to receive subsequent account statements and disclosures electronically is voluntary and may be withdrawn at any time. You may withdraw consent at any time either by notice sent electronically in an e-mail to Wood & Huston Bank at onlinebanking@woodhuston.com or in writing mailed to:

Wood & Huston Bank ATTENTION: Online Banking P.O. Box 40 Marshall, MO 65340

If you withdraw consent, we will resume delivery of your paper statements by mail. However, if you are a Kasasa (or similar account that has eStatement as a qualification for a rate or account) customer, receiving an eStatement is one of the monthly requirements to receive the advertised interest rate and ATM refunds.

There maybe a fee associated with the reinstatement of paper statement and a per statement charge.

Wood & Huston Bank hereby reserves the right in its sole and absolute discretion to limit the approval or availability of and the access to the services set forth in this Authorization on any subject account

being applied for hereunder to only the individual listed on the bank's records as the primary account holder of such account(s).

If any account which you have applied for and have been approved by the Bank to receive eStatements or disclosures on is a joint account, please be advised that all accountholders will be able to access the eStatements or disclosures for such account. Therefore, you are jointly responsible for promptly and timely sharing any account statement or any statement related information provided thereon with your joint account holder as the need may be and/or as requested of you by any respective joint account holder.

If you have any questions concerning this Authorization, please contact Wood & Huston Bank's Customer Service Department at: 660-886-6825.

PLEASE PRINT A COPY OF THIS ESTATEMENT AND DISCLOSURE CONSENT AND AUTHORIZATION FOR YOUR RECORDS USING YOUR INTERNET BROWSER SOFTWARE BEFORE CLICKING BELOW.

If you accept the services described above and the terms and conditions of this Amendment, please click on the "ACCEPT" button. If not, click on "CANCEL" or "DECLINE".