

BANK OF CUSHING
E-Statement Enrollment Form

Customer Information:

Please list all accounts below for which you wish to receive E-Statements:

Customer Name: _____

Daytime Phone #: _____ Home Phone #: _____

Address: _____ City _____ State _____ Zip Code _____

Account Number: _____ Account Number: _____

Account Number: _____ Account Number: _____

Account Number: _____ Account Number: _____

Email Address: _____
Once you are activated, you will receive a monthly e-mail notifying you when your e-Statements are available to view.

By signing below, I represent that I have read, understood and agreed to the terms and conditions of the E-Statement User Agreement and Disclosure for Bank of Cushing and that I have caused this Enrollment Form to be executed. I further warrant that I or my respective signatories, whose signatures appear below, have been and are as of this date, duly authorized by all necessary action in accordance with their governing instruments, if applicable, to execute this Enrollment Form. Please fax your completed and signed enrollment form to (918-225-3724), e-mail it to customerservice@bankofcushing.net or drop it by one of our offices.

AGREED TO AND ACCEPTED:

Signature: _____ Printed Name: _____

Signature: _____ Printed Name: _____

Company Name: _____

Signature: _____ Printed Name: _____

Title: _____ Date: _____

DISCONTINUE E-STATEMENT (sign below to discontinue receiving e-Statements)

Signature: _____ Date: _____

Bank Use Only:

Accepted by: _____	Date: _____
Signature Verified: _____	Date: _____

E-Statement Disclosure

ONLINE STATEMENTS - These terms and conditions constitute the agreement ("Agreement") between you and Bank of Cushing ("Bank") with respect to the provision of Online Statement Services (the "Service") to you. Your use of the Service constitutes your agreement to be bound by the terms of this Agreement. In this Agreement, the words "you" and "yours" mean each person who applied for the Service, and the terms "us" and "we" mean the Bank. This Agreement is in addition to other agreements between the parties.

ONLINE STATEMENT SERVICE - The Online Statement Service is an alternative to receiving mailed paper statements. By applying for the Service, you authorize the Bank to stop mail delivery of your paper account statement and consent to the electronic delivery of your periodic statements and related notices.

EMAIL ADDRESS - The Bank will send an email reminder to the email address you provide through Online-Banking when your online statement becomes available for viewing. It is your responsibility to keep your email information current. Email addresses may be updated at any time by selecting the option tab once signed into Net Teller.

ONLINE PASSWORD - You agree not to give or make available your online password to any unauthorized individuals.

STATEMENT REVIEW - You agree that it is your responsibility to examine your online statements and to contact us as soon as possible to report any irregularities or disputes. Statements and any legal notices about your account will remain available **online for at least 18 months. You may also print or download statements to your computer, without charge. The Bank will** provide a printed statement copy upon request to our Customer Service Department and payment of the current fee.

COMPUTER REQUIREMENTS - It is your responsibility to provide and maintain the proper hardware and software that will enable you to view account statements online, which is the same hardware and software as is used for Online Banking. Your statements will be provided in Adobe Portable Document Format (PDF). To access and retain a PDF file, you need the free Adobe Acrobat Reader (version 4.05 or higher).

TERMS - The terms of this Agreement, applicable fees and service charges may be altered or amended by the Bank from time to time. You agree that electronic delivery or posting of disclosures, notices, modifications and other communications about the Service on the Online Banking website has the same effect as mailing them to you (including modifications to the terms of the Deposit Account Agreement and Schedule of Fees and Services). The Bank cannot guarantee receipt of the notices. Any use of the Service after the Bank posts a change will constitute your agreement to such change(s). Further, the Bank may from time to time revise or update the programs, and/or related material which may render all prior program versions obsolete. Consequently, the Bank reserves the right to terminate this Agreement as to all such prior versions of the Service, and/or related material and limit access to the Bank's more recent revisions and updates of the Service.

OTHER AGREEMENTS - Your use of the Service may also be affected by the agreements between us for -your deposit, debit card, credit card and other linked accounts.

DISCONTINUE E-STATEMENTS - In the event you wish to discontinue the Service, you must contact the Bank in writing. Written notice of Service discontinuance must be supplied ten (10) days prior to the actual discontinuation date and must be sent to: **BOC Online Statements, PO Box 951, Cushing, OK 74023**

TERMINATION - The Bank may terminate use of the Service by any individual at any time. Neither termination nor discontinuance shall affect your liability or obligation under this Agreement.

PAPER AGREEMENT - Upon our request, you agree to sign a non-electronic version of this Agreement. At your request, we will provide you with a paper copy of any of the regulatory disclosures or notices about the Service posted electronically without charge by calling (918) 225-2010, Ext 10.