

## **Woodland Bank Electronic Document Delivery**

Please review the terms of this agreement so that you understand both the benefits and limitations of Woodland Bank's Electronic Document Delivery.

### Electronic Document Delivery Agreement

To activate Woodland Bank's Electronic Document Delivery, you must agree to the following terms and conditions:

1. **SCOPE AND ACCEPTANCE OF TERMS.** By signing the Statement Waiver, you are consenting to the electronic delivery of selected account statements and disclosures. Before we send your first electronic statement, a verification e-mail will be sent to you to verify your e-mail address and your ability to open an Adobe PDF attachment. You will need to open the attachment, retrieve a code, and send a reply e-mail back to the bank with that code. Once we receive your reply, we will proceed with your enrollment. Failure to complete the verification process may result in a \$2.00 fee for each paper statement processed. Your preference to receive your statements electronically will remain in effect until amended by us pursuant to Section 6 or until this Agreement is cancelled pursuant to Section 4. In the event of equipment failure and you are unable to retrieve your e-mail, you may obtain a copy of any statement on paper by telephoning Woodland Bank at 218-999-9952 or by sending a written request to: Woodland Bank, Attn: Bookkeeping, PO Box 960, Grand Rapids, MN 55744.
2. **NOTICE AND PLACE OF DELIVERY.** Woodland Bank will deliver statements to the e-mail address listed on the Statement Waiver as an attachment. When you click on the attachment you will be prompted to enter a Password. This is the Password you have chosen and is listed on the Statement Waiver. If your e-mail address changes, you must immediately notify Woodland Bank. To submit a change of e-mail address, submit the change by emailing us at [bookkeeping@woodlandbank.com](mailto:bookkeeping@woodlandbank.com) or call us at 218-999-9952.
3. **YOUR RESPONSIBILITIES.**
  - (a) **Equipment/Access requirements:** In order to use the Bank's Electronic Document Delivery system, you must have a computer with Internet access, a valid email address, and Adobe Reader. If your computer does not have Adobe Reader, you may download it for free at [www.adobe.com](http://www.adobe.com).
  - (b) **Protect your Password.** You are responsible for the use, protection, and confidentiality of your password, as well as other account numbers, account information, and e-mail address information. Please notify Woodland Bank immediately if you become aware of a theft, loss, or unauthorized use of your personal information.
  - (c) **Open and read your documents.** You are responsible for accessing, opening, and reading your Documents. Documents contain important and legally binding notices, information, and conditions. Documents delivered pursuant to this Agreement will constitute your only notice of matters contained in the Documents. You are responsible for promptly notifying Woodland Bank if any Documents you receive are not accessible or are incomplete or unreadable.
4. **CANCELLATION RIGHTS.** You may cancel this agreement at any time by (A) providing a written notice by postal delivery addressed to: Woodland Bank, Attn: Bookkeeping, PO Box 960, Grand Rapids, MN 55744 or (B) calling Woodland Bank at 218-999-9952. Woodland Bank will not impose any fees for cancellation, however, a \$2.00 fee may be charged for each paper statement processed.

5. **OTHER CANCELLATION RIGHTS.** Woodland Bank may cancel this Agreement and your access to Electronic Document Delivery for any reason. If the Bank cancels this Agreement, notice of cancellation will be provided to you by postal delivery or as otherwise allowed or required by law.
6. **AMENDMENT OF AGREEMENT.** Woodland Bank reserves the right, at any time, to amend the terms of this Agreement or any portion of the Electronic Delivery Agreement. The Bank will notify you of any amendments to this Agreement by providing notice to you at your e-mail address or by postal delivery or as otherwise allowed or required by law.
7. **NO WARRANTIES/LIMITATIONS OF LIABILITY.** Woodland Bank cannot foresee or anticipate technical or other difficulties. Therefore, the Bank makes no warranty that Electronic Document Delivery will be uninterrupted or error free. The Bank is not liable for any loss or damage arising from (A) Your failure to comply with the provisions of Section 3, (B) Interruption in Electronic Document Delivery due to problems with your equipment or errors/delays in communication and transmission lines, or (C) Any occurrence beyond the Bank's reasonable control.
8. **DISPUTE RESOLUTION.** If any controversy or claim related to this Agreement or the delivery of electronic disclosures should arise, the parties will submit the dispute to non-binding mediation. If complete agreement cannot be reached, any remaining issues will be resolved by binding arbitration under the Federal Arbitration Act. The parties will conduct the mediation and, if necessary the arbitration under the then current rules of the American Arbitration Association. The parties will pay their own costs (including attorney's fees) associated with the mediation and arbitration.
9. **MISCELLANEOUS.** This Agreement constitutes the entire agreement of the parties with respect to the subject matter hereof. The Agreement will be governed by and construed in accordance with the Electronic Signatures in Global and National Commerce Act. If any provision of this Agreement is found by a court of competent jurisdiction to be invalid or unenforceable the parties agree that the court should endeavor to give effect to the parties intentions as reflected in this Agreement, and the other provisions of this Agreement shall remain in full force and effect. Any delay or omission by Woodland Bank to exercise any rights under this Agreement shall not be construed to be a waiver thereof. You may not assign the Agreement or any of the rights hereunder without Woodland Bank's prior consent.
10. **AGREEMENT.** By signing the Statement Waiver, you acknowledge that you have read, understood, and agree to the terms and conditions set forth in this Agreement.



**Woodland Bank  
Statement Waiver**

I, \_\_\_\_\_, on this day \_\_\_\_\_ 20\_\_\_\_, understand that I am able to print my periodic statement and it's disclosures from my e-mail address listed below. I further understand that I must contact Woodland Bank to cancel this service.

I am now waiving my right to receive a periodic statement via mail or any other means except by Woodland Bank's Electronic Document Delivery to the e-mail address listed below on all accounts I am an owner of, now and in the future, with the exception of the below listed accounts. I understand there may be a \$2.00 fee for each paper statement processed.

Exclude the following accounts: \_\_\_\_\_.

Address: \_\_\_\_\_

E-mail Address: \_\_\_\_\_

**I understand that I will need to verify my e-mail address. I will receive an e-mail from [bookkeeping@woodlandbank.com](mailto:bookkeeping@woodlandbank.com) with a PDF file attached that has an access code. I must open the PDF file, retrieve the code and follow the instructions. After my e-mail address is verified, I will begin receiving my statements electronically. Failure to follow through with this verification process could result in a \$2.00 fee for each paper statement processed.**

Password: \_\_\_\_\_

A password must be on file before a statement will be sent electronically.

I have read, understand, and agree to the terms and conditions set forth in Woodland Bank's Electronic Document Delivery Agreement.

Customer Authorization Signature: \_\_\_\_\_

\_\_\_ Check here if you would like to receive check images with your e-statement

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**TO BE FILLED OUT BY BANK PERSONNEL**

\_\_\_\_\_  
Bank Employee Name (Printed)

\_\_\_\_\_  
Bank Employee Name (Signature)

File Maintenance By: \_\_\_\_\_ Date: \_\_\_\_\_