



Personal E-Statement Agreement/Disclosure

The Following information represents the "Personal eStatement Agreement and Disclosure Statement" between you and Prairie Mountain Bank. Please read this entire document prior to using this service and retain a copy for your records.

This agreement is made between you and PMB for electronic delivery of your PMB account statements and any disclosures that we might send to you with your statements using PMB Online Banking and our web site (www.prairiemountainbank.com). As used in this document, the words, "we", "our", and "us" mean Prairie Mountain Bank and assigns the words "you" and "your" to mean each account owner(s).

You agree to abide by the terms and conditions of this agreement and acknowledge your receipt and understanding of the disclosures contained in this agreement. This agreement is in addition to other agreements between you and us, including the applicable deposit account disclosure agreement(s) and terms and conditions, and our rules and regulations and other loan agreements with us. If there is a conflict between the terms and conditions of this agreement and the terms and conditions of any other agreements between you and us, this agreement will control.

Once you enroll in the PMB eStatement service, you will no longer receive your paper statement. Additionally, by agreeing to receive an eStatement, you will no longer have cancelled checks mailed back to you. We will document and archive all statements and cancelled checks to ensure future availability whether produced electronically or in print. You authorize us to electronically deliver your periodic bank statements including but not limited to any other disclosures that we might send to you with your statements, such as Truth in Savings disclosures or other required disclosures relating to your account(s).

If you enroll on the date of your statement cut, you will not receive an eStatement until the following cycle; however you will receive your paper statement for the current cycle.

To use this service you will need a personal computer with Internet and e-mail access and an Internet browser that supports 128-bit encryption (Microsoft Internet Explorer 6.0 or higher and AOL 5.0 or higher). You will need Adobe

Acrobat Reader 7.0 or higher to view your statement. To download a free copy, please go to <http://www.adobe.com>. You will need to be an Online Banking customer of PMB to receive eStatements.

In processing your eStatement application we will send you an e-mail to confirm your request and test your ability to access the eStatements. We will require an e-mail reply from you to verify that you can successfully access the eStatement. eStatements are available for consumer checking and savings accounts and accounts that are included on combined statements with consumer checking accounts.

We will promptly notify you by e-mail each time your statement(s) is available. You have a duty to exercise reasonable promptness in examining your eStatement to determine whether any payment was not authorized. If you believe that an unauthorized transaction has been or may be conducted from your deposit account without your permission, send us a secure message at: (info@prairiemountainbank.com) call us at (406)268-0404/(877)-265-0404 or write us at: Prairie Mountain Bank, Personal Banker Department, 1019 7th Street South, Great Falls, MT 59405.

You will access your eStatement by following these steps:

- Log onto www.prairiemountainbank.com
- Click on Online Banking option (located on the left hand side of the home page)
- Enter you Access ID & Password
- Next
- Next
- Next
- Next

You must maintain a current e-mail address with PMB to receive eStatements. If your e-mail address changes please notify us promptly either by the Secure Guest Book or in person at PMB. Do not send personal information such as account numbers or social security numbers in an e-mail as it is not secure.

If we make material changes to the procedures for accessing eStatements you can withdraw your consent to receive eStatements by a signed request mailed or delivered to one of our offices.

If you want to request a paper copy of you statement or nay disclosure that we provide electronically please contact PMB at (406)268-0404 or toll-free at (877)265-0404 or use our Secure Guest Book on our website. If you request a paper copy of you bank statement normal fees will apply.

By clicking "Yes" below, you acknowledge that you have read, understood and agree to the terms and condition of this agreement. You agree to promptly inform us if your e-mail address changes.