



READ AND SCROLL DOWN

nbkc bank's eStatement Agreement

This statement requests your consent to permit nbkc bank to provide communications and information to you in secure electronic form rather than in paper form for your selected accounts. Before you decide whether or not you wish to give your consent to receiving electronic notices and records, you should read and consider the following information. Then, if you decide to consent, you can click the "I Agree" button at the bottom of this statement. All that you need is access to a computer with internet access, access to your online banking account, a valid email address, software capable of viewing a PDF (Portable Document Format) file, and a printer.

Upon receipt of your consent, we will notify you at your registered e-mail address each time we prepare a statement for an account that you have selected. We will send you an email letting you know that the eStatement is available online. You will be required to log into Online Banking to view the electronic statement. You agree it is your sole responsibility to protect your password from unauthorized persons. You agree that it is your responsibility to ensure that the electronic statements cannot be intercepted or viewed by others. You agree that nbkc bank has no control as to the persons who have access to your personal computer and your password once it is in your possession. nbkc bank will not be liable for any authorized access to your personal computer or your passwords.

If you do not log into Online Banking within 120 calendar days, we may disable your Online Banking account and your access to eStatements due to inactivity. It is your responsibility to print or save these eStatements once they become available. We are not responsible for archiving your eStatements. If we disable your access to Online Banking, you will once again begin to receive successive statements via Postal Service.

You understand that you have no expectation of privacy if you transfer any downloaded statement via email to another person or entity using the World Wide Web. You further agree to release nbkc bank from any liability if the information is intercepted or viewed by unauthorized parties at your employer or any other email address you have provided.

By accepting the terms of this agreement, you hereby authorize nbkc bank to provide notification of periodic account statements and other periodic or special notices to you by electronic mail. Other periodic or special notices may include privacy notices or any other notice that federal laws and regulations from time to time may require us to provide to you. Your authorization means that we can provide you with periodic statements of your account and special notices electronically. You are responsible for notifying us of any email address changes. You may notify us of a change by calling (913) 253-0170, or our Toll Free number (866) 931-0850. You may also visit any of our locations and speak with one of our Customer Service Representatives for assistance. If you fail to notify us of a change to your email address, nbkc bank will not be held liable or have any obligations to you or any joint owner(s) of your account(s). There is no fee to request a paper copy of a regulatory notice or a copy of the changes of fees or terms on your account. If you wish to have a paper copy of a statement or check, normal research fees will apply.

Your eStatement will be dated the day you are notified by email (the e-mail date). You must promptly review your eStatement and any accompanying items and notify us of any error, unauthorized signature, lack of signature, alteration or other irregularity in writing at:

nbkc bank
8320 Ward Parkway
Kansas City, MO 64114

You may also contact us via telephone at **(913) 253-0170, or Toll Free at (866) 931-0850, or in person at any of our branch locations (within the applicable time periods specified in your deposit agreement)**. Any applicable time periods within which you must notify us of any errors on your account statement(s) shall begin on the email date regardless of when you receive and/or open the statement.

If you believe your eStatement is lost or that someone has obtained access to your eStatement without your permission, write to us at nbkc bank at the address noted above. You may also contact one of our Customer Service Representatives in person at any branch location or call (913) 253-0170, or Toll Free at (866) 931-0850.

You have the right to withdraw your consent to receive electronic periodic statements at any time. To withdraw your consent to receive electronic statements, you must notify us in writing at nbkc bank at the address noted above. You may also contact one of our Customer Service Representatives, in person at any branch location, or call (913) 253-0170, or Toll Free at (866) 931-0850. Once the withdrawal of your consent has been received and processed, you will no longer receive eStatements.

All electronic statements shall be in full compliance with applicable laws and regulations. The provisions in this agreement are part of (and in supplement to) nbkc bank's Terms and Conditions for Depository Accounts and are subject to all the provisions in the Terms and Conditions for Depository Accounts. Each nbkc bank account that you designate to be included within the eStatement service and eStatements program is also governed by the terms and conditions otherwise applicable to that kind of account as separately disclosed to you, either in the Terms and Conditions for Depository Accounts, applications and enrollment forms, the applicable personal or business fee schedules, credit or deposit agreements, our Privacy Policy or other written disclosures.

I have read and agree to the terms of the Email Statement Disclosure and I would like to receive eStatement delivery. I understand that for the accounts listed above I will no longer receive a periodic statement sent by U.S. Mail.