

In this Agreement, "we," "us," and "our" mean AgVantageFS, a division of GROWMARK, Inc. The words "you" and "your" mean the person(s) accessing "eStatements," which are an electronic form of the periodic paper statements available through AgVantageFS, a division of GROWMARK, Inc.'s Online Service.

You agree to the following provisions regarding eStatement services received from AgVantageFS, a division of GROWMARK, Inc.:

### **YOUR CONSENT**

By giving your consent, you agree to receive eStatements in lieu of periodic paper statements for all accounts enrolled now and in the future in AgVantageFS, a division of GROWMARK, Inc. Online Service. If you do not consent to receiving eStatements, you should not proceed with your enrollment for the eStatements service.

For multi-party accounts, consent or withdrawal of consent to receive electronic disclosures, records, or other information by any authorized party to the account will be effective for all account holders.

With this consent, you also agree to receive in electronic form any communication normally provided in the paper periodic statements, including contract change in terms, Privacy Policy notification and other notices that may be required by law.

### **HOW TO GET YOUR eSTATEMENTS**

You will be notified by e-mail that your eStatement is available to view. It is your responsibility to review each statement provided through online banking.

If you need a paper copy of your statement, you may choose to print it yourself or you may request that we mail you a copy by calling **800-346-0058**. We may charge you a service fee for the paper copy.

### **YOUR RESPONSIBILITY TO NOTIFY US REGARDING ERRORS, IRREGULARITIES OR UNAUTHORIZED ACCESS**

You must promptly review your eStatements and any accompanying items. Notify us immediately of any suspected error, alteration, unauthorized use or other irregularity with your eStatements or your account. Notification of suspected errors, alterations, or other irregularity within your eStatement must be given within sixty 60-calendar days of the eStatement in which the suspect item appears. This period begins on the eStatement e-mail notification date, regardless of when you access and/or review your eStatement.

### **WITHDRAWAL OF CONSENT**

You may withdraw your consent at any time by calling us at **800-346-0058**. At our option, we may treat an invalid e-mail address or the subsequent malfunction of a previously valid e-mail address as a withdrawal of your consent to receive eStatements. If you withdraw your consent, we will begin sending you paper periodic statements. Withdrawal of your consent to receive electronic communications will be effective only after we have a reasonable period to process your withdrawal.

### **INFORMATION NEEDED TO CONTACT YOU**

You are responsible for notifying us of any e-mail address changes. Notification of any email changes should be received ten (10) days before the end of your normal statement cycle. You may notify us by phone at **800-346-0058** or you may login to your online banking profile and change the email address yourself.

### **STARTING UP ELECTRONIC STATEMENTS AGAIN AFTER YOUR WITHDRAWAL OF CONSENT**

If you want to receive eStatements again after you have withdrawn your consent for eStatements, you must complete the consent process again and reconfirm your ability to access eStatements.

### **HARDWARE AND SOFTWARE REQUIREMENTS**

Below are the hardware and software requirements for access to and retention of the information being provided to you electronically.

We will notify you whenever we change or revise these requirements:

- A personal computer or other device capable of accessing the Internet. Your access to this page verifies that your system/device meets these requirements.
- An Internet web browser which is capable of supporting 128-bit SSL encrypted communications, which requires a minimum web browser version such as Microsoft® Internet Explorer version 6.0 (available for downloading at (<http://www.microsoft.com>)). Firefox version 3.5 (available for downloading at <http://www.mozilla.com/firefox>), and your system or device must have 128-bit SSL encryption software.

#### AGREEMENT BETWEEN USER AND AgVantage FS

The AgVantage FS Web Site is comprised of various Web pages operated by AgVantage FS.

The AgVantage FS Web Site is offered to you conditioned on your acceptance without modification of the terms, conditions, and notices contained herein. Your use of the AgVantage FS Web Site constitutes your agreement to all such terms, conditions, and notices.

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- Upload files that contain viruses, corrupted files, or any other similar software or programs that may damage the operation of another's computer.
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