

Home Federal Savings Bank eStatements Terms and Conditions

eStatements Terms and Conditions for Home Federal Savings Bank. This Agreement ("Agreement") governs your use of eStatement Online Banking services. Please read this Agreement carefully.

Definitions

In this Agreement, the words: "We," "us," "our" and "Home Federal" means Home Federal Savings Bank.

"You" or "your" means, as applicable, each owner of an Eligible Account or an authorized representative or an Eligible Account as described in this Agreement.

"Eligible Account" means each Home Federal product you have with us which is accessible through Online Banking.

"Website" refers to the Home Federal websites and web pages accessible through www.justcallhome.com.

"Business Day" means Monday through Friday, excluding Saturday, Sunday and federal banking holidays for bank accounts and products.

"Consumer" means a natural person who has an Eligible Account for which an Online Financial Online Banking is requested primarily for personal, family or household purposes.

"Authorized representative" means a person with authority of any kind with respect to an Eligible Account.

"Include" and "including," when used at the beginning of a list, indicates that the list contains examples – the list is not exclusive and the items in the list are intended only as illustrations. They are not the only possible items that could appear in the list.

Description of eStatements

We offer online statements for certain Eligible Accounts, allowing you to supplement or, in some cases, replace your mailed (paper) statement with an electronic version (PDF) that you can view on the Website, or print at your convenience. Any legal notices or disclosures that normally accompany your mailed statement or that we would otherwise deliver to you by mail concerning your Eligible Account may be delivered to you electronically. We may, at our option, offer you additional options and preferences for the delivery of various types of communications related to your Eligible Accounts. The following is a brief description of the various features of and requirements for using online statements. From time to time, we may add to, modify, or delete any feature of online statements in our sole discretion. Your consent to receive electronic statements and transactions includes, but is not limited to:

- Periodic disclosures or monthly billing statements for your Account.
- Notices or disclosures about a change in the terms of your Account or associated payment feature.
- Notice and disclosures that are required by regulation to be provided to you in writing.
- Privacy policies and notices

Eligible accounts for eStatements

Most consumer checking, savings, market rate, money market, home equity line of credit, and personal line of credit accounts that have recurring periodic statements are eligible for online statements. For "combined statements", the "lead" account must be linked to online banking and enrolled in online statements to allow display of the statement. Lead account refers to the primary account.

Enrollment for eStatements

All statements that we provide to you in electronic form can be obtained by accessing our website at www.justcallhome.com within Online Banking. The online statement option for certain Eligible Accounts is available if you have enrolled in Online Banking, provided us with a valid email address for Online Banking and if you are the first name on your statement. When you enroll accounts for online statements we will automatically discontinue mailing paper statements to you for that account. We may, in our discretion, apply your current online statement delivery elections for an existing Eligible Account to any account that replaces or refinances the existing Eligible Account.

Accessing your eStatements

In order to access, view, and retain electronic statements that we make available to you, you must be enrolled in Online Banking and have the following minimum requirements:

- Online Banking requires an Internet browser (Internet Explorer 11.0[®], Google Chrome 37 or later, Microsoft Edge™, Mozilla Firefox[®] or Safari 9 that supports 128 bit encryption);
- Sufficient electronic storage capacity on your computer's hard drive or other data storage unit;
- A recent version of Adobe Acrobat[®] Reader – download the latest version at www.adobe.com;
- An e-mail account with an Internet Service Provider and e-mail software;
- A personal computer, operating system and telecommunication connections to the Internet capable of receiving, accessing, displaying, and either printing or storing, statements received in electronic form from us via a plain text-formatted e-mail or by access to our web site using one of the browsers specified above.

Online statements will be available for 30 months. There may be a gap in the historical statements available online for some types of Eligible Accounts if you do not enroll immediately at the time the account is first opened. For some types of Eligible Accounts, there may be a delay of up to several weeks after enrollment before you can begin viewing statements online. You will continue to have the option to request historical statements, for which fees may apply; please refer to the applicable account agreement and disclosures for details.

Email address maintenance

It is your responsibility to notify us if you change your email address. Unless otherwise prohibited by law, rule or regulation, if our email to you is returned as undeliverable, we may discontinue sending email messages, discontinue future online statements and switch your account statements to paper statements sent by U.S. Postal Service until you provide us with a valid email address. You may change your email address in online banking by selecting the eStatement Delivery option under the Manage Settings menu and modify the incorrect email and/or alternate email field, and then selecting the "Save" button to complete the process.

How to Withdraw Consent

You may withdraw your consent to receive electronic statements by logging on to Home Federal's Online Banking – navigate to the eStatement Delivery option under the Manage Settings menu and modify User's statement delivery preferences to "Paper Statement" on an account by account basis, and then selecting the "Save" button to complete the opt-out process. User may also contact a branch representative at (888) 489-5355 to discuss other options to terminate eStatement Delivery.

Termination/Changes

We reserve the right, in our sole discretion, to discontinue the provision of your electronic statement, or to terminate or change the terms and conditions on which we provide electronic statements. We will provide you with notice of any such termination or change as required by law. If you do not login to Home eBank for any six (6) month period, your Online Banking access will be terminated and your eStatement accounts will be set to mail you a paper statement.

Requesting Paper Copies

We will not send you a paper copy of any statement from us on accounts where you have elected to receive electronic statements, unless you request it or we otherwise deem it appropriate to do so. You can obtain a paper copy of an electronic statement by printing it yourself or by requesting that we mail you a paper copy, provided that such request is made no later than seven years after we first provided the electronic statement to you. To request a paper copy, contact the bank at (888) 489-5355. We may charge you a statement reprint service charge for the delivery of paper copies of any statements provided to you electronically pursuant to your authorization. See our Fee Schedule for the charge. We reserve the right, but assume no obligation, to provide a paper (instead of electronic) copy of any statement that you have authorized us to provide electronically.

Statement in Writing

All statements in either electronic or paper format from us to you will be considered "in writing." You should print or download for your records a copy of your Home Federal Online Statements, this Disclosure, your initial authorization to receive Home Federal Online Statements and any changes to that authorization.

No Warranty for Continuous or Uninterrupted Service

Because of the unpredictability of the Internet, we do not guarantee continuous or uninterrupted access to your bank statements through the Internet. However, should you be unable to access your statements, you can contact the bank at (888) 489-5355 and the bank will take other measures to provide copies of your statements to you.

Limit of Liability

You agree that in no event will we or our suppliers (or any of our or our supplier's shareholders, members, officers, directors or employees) be liable for lost profits or any special, incidental or consequential damages arising out of or in connection with your use of our service, even if we have been advised of the possibility that such damage will occur. Further you agree that neither we nor our suppliers (or any of our or our supplier's shareholders, members, officers, directors or employees) will be liable for any technical, hardware or software failure of any kind, any interruption in the availability of our service, any delay in operation or transmission, any incomplete or garbled transmission, computer virus, loss of data, or other similar loss. To the extent we may have breached any term of this consent and agreement, you agree that your sole remedy is to discontinue use of this service. You further agree that our Liability to you in any case (whether in contract or not) will not exceed amounts paid to us within the last 90 days (if any) for this service.

Governing law

This Agreement will be governed by and construed in accordance with the laws of the state of Minnesota, excluding its conflict of law principals. The parties shall submit to venue in and jurisdiction of the courts as provided in the Online Banking Terms and Conditions.

You acknowledge and agree that your consent to electronic statements is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act (E-Sign), and that you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.