

## ONLINE BILL PAYMENT ENROLLMENT REQUEST

This notice is to serve as my request to enroll in the Denver Savings Bank Online Bill Payment service. I have read the Internet Banking Agreement, which includes Online Bill Payment terms, and I accept the terms and conditions.

\_\_\_\_\_  
Printed Name

**Denver Savings Bank will contact you when your enrollment is complete.**

\_\_\_\_\_  
Signature

**Please mail this form (or deliver in person) to:**

Denver Savings Bank  
Attn: Bookkeeping  
P O Box 381, Denver, IA 50622

\_\_\_\_\_  
Date

### ONLINE BILL PAYMENT FEES

After the first six month, the account will be assessed a \$4.00 fee if there was **not** any bill payments during the previous calendar month. The fee is posted the first business day of the following month. **Calendar months that have bill pay activity will not be assessed the service fee.**

\_\_\_\_\_  
(Customer Initials)

### ONLINE BANKING E-SIGN CONSENT AND DISCLOSURE

This disclosure documents your consent to conduct transactions electronically and to electronically receive disclosures and notices relative to the Online Banking services. The disclosure also describes your rights relative to conducting transactions electronically and to retain a copy of this disclosure and all the disclosures and notices, as well as the consequences of withdrawing your consent. We recommend you print and retain a copy of this disclosure and all the disclosures and the agreements related to this transaction. Once you consent, you will be able to access and accept the Online Banking Agreement and complete the Online Banking enrollment process. If you do not consent, you will not be able to enroll for Online Banking services online.

You understand, prior to consenting, that:

- This Online Banking E-sign Act Consent and Disclosure applies to your consent to and your request for the electronic delivery of all Communications for and in relation to the accounts, products and services offered and/or accessible through Denver Savings Bank's Online Banking system, including but not limited to Online Banking, the e-Statement Service, Bill Pay Service, and Mobile Remote Deposit Capture Service, as well as access to those online services via our Mobile Banking application ("App");
- Unless you consent, you have the right to receive all required disclosure in paper or non-electronic form;
- Even after consent, if you want to receive a paper copy of the disclosure in addition to the electronic disclosure you can obtain one free of charge by calling us or writing us at the number or address listed below;
- You can withdraw your consent at any time by calling or writing us at the number or address listed below. However, such a withdrawal of consent will result in not being eligible for said electronic account and by withdrawing your consent, you may be subject to fees and termination of other free services offered in conjunction with your enrollment in electronic account statements, notices and disclosures, as outlined in Denver Savings Bank's Account Fee Schedule or Account Disclosure;
- By consenting to conduct transactions and receive disclosures and notices electronically, you agree to provide us with the information (such as a current email address) needed to communicate with you electronically and update us as to any changes in such information by calling or writing us at the number or address listed below; and
- Your consent to electronically receive disclosures and notices does not automatically enroll you in e-Statements. You must complete a separate enrollment process to stop receiving the U.S. Mail paper account statements and any other types of communications we may include in e-Statements.
- We reserve the right to provide any disclosure or notices in writing, rather than electronically. Except as otherwise provided by law or in other agreements, you can give us all notices regarding your deposit accounts or your periodic statements, except for stop payment orders, by e-mail using our then current email address, regardless of anything in this agreement to the contrary; however, we reserve the right to have any notices confirmed in writing upon our request.

### Hardware and Software Requirements

Please ensure you are using the latest version of your web browser to receive the keep electronic disclosures and notices and to get through the enrollment process.

\_\_\_\_\_  
(Customer Initials)

### Contact Information

Denver Savings Bank  
PO Box 381, Denver, IA 50622  
319-984-5635

Revised: 5/1/2015