

What is e-delivery?

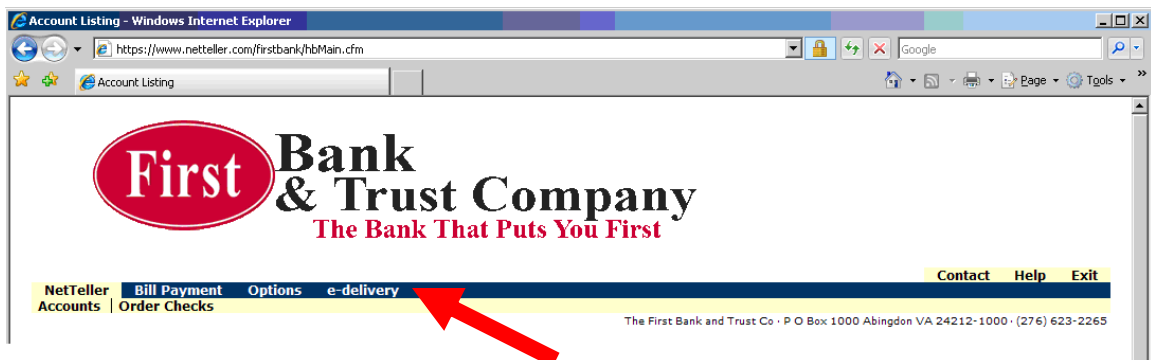
e-delivery is a new feature that the bank is offering. It will deliver checking or saving account statements, NSF and Overdraft Privilege notices electronically to customers that sign up for it through Online Banking.

One of the great advantages of e-delivery is the speed of the information delivery. Instead of waiting for days to receive the notice or statement by paper mail, it arrives by e-mail within hours of the time produced. Many instances of identity theft start with people stealing mail, either from mailboxes or from the trash. Our e-delivery requires a user ID and password in order to receive the information, which is safer. All of the information is available to the customer without using paper, ink and the energy consumed in normal delivery of these items. It is not just fast, and safe, it is **green**.

We believe that e-delivery is a good customer service. It is good for the customer and good for the environment, and that is a win, win.

How to sign up?

Find the e-delivery icon on the Online Banking tool bar. To start receiving this service, click on the word e-delivery and follow the simple instructions.



The prompts request you to choose which documents you want to receive, confirm your e-mail address, assign your security phrase, and agree to the terms and conditions. Then click on Enroll Now and you are done.

A screenshot of the "Enrollment" page on the First Bank & Trust Company website. The browser title is "Enrollment - Windows Internet Explorer" and the address bar shows "https://es.netteller.com/EStatements/TheFirstBankandTrustCo/intenrollment.aspx". The page contains a form for enrolling in e-delivery. Five numbered instructions are overlaid on the page with red arrows pointing to specific elements:

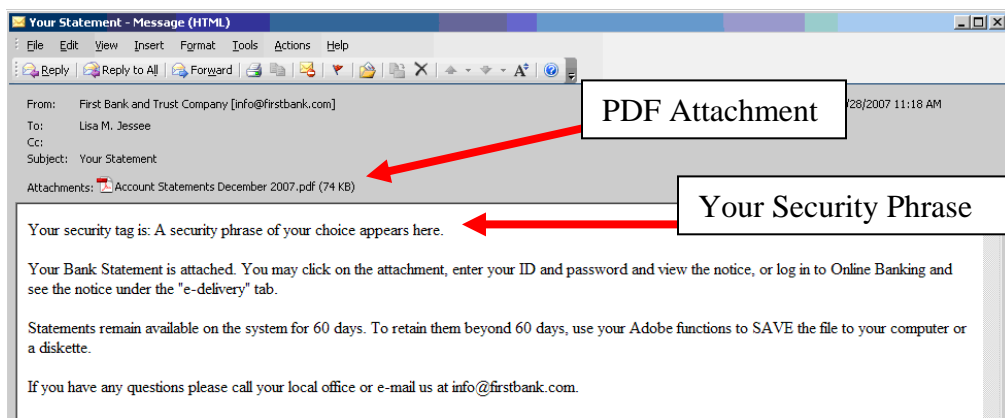
- 1.) Default is all available on all accounts or click on [Details](#) and uncheck the items that you want to remain paper delivery.
- 2.) Current e-mail address appears. Leave it or change to address to receive notices.
- 3.) Assign your personal security phrase that will appear on e-mail notifications and sign on screens.
- 4.) Read the Terms and Conditions and check this box to agree.
- 5.) Be sure to click on the **Enroll Now** button at the bottom or your choices will be lost.

The form includes a checkbox for "I agree to the listed terms." and an "Enroll Now" button at the bottom.

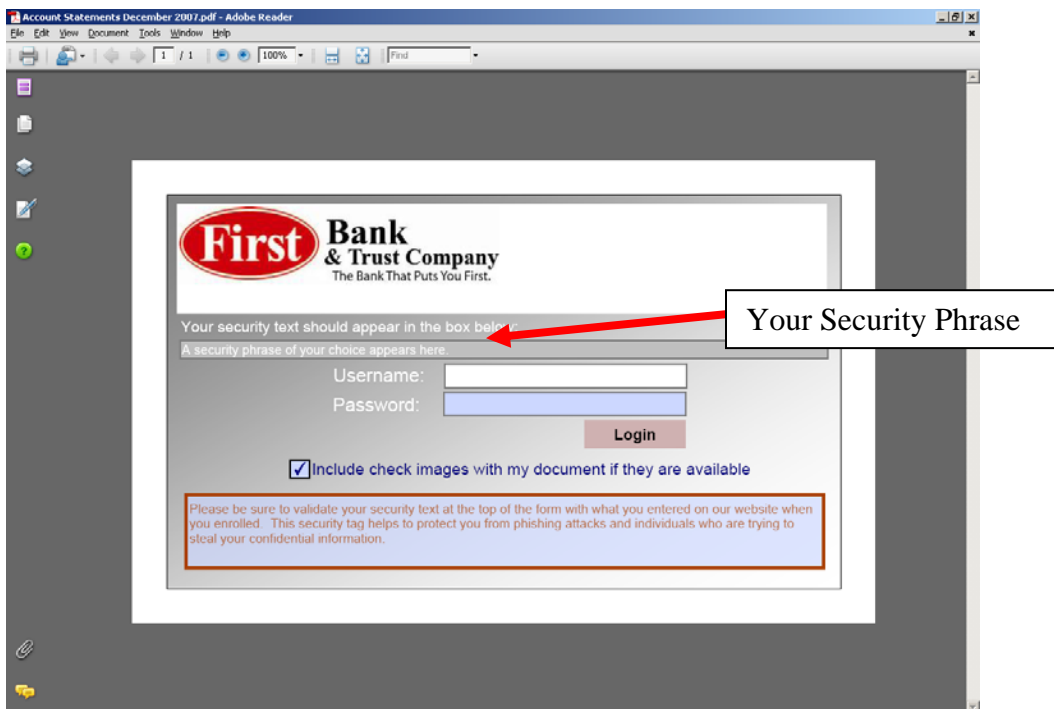
On the day your statement normally is printed and mailed, you will receive an e-mail that your statement is ready. Always look for your security phrase on the e-mail and the login page. You can click on the attachment, put in your Online Banking ID and password and open the file, or login into Online Banking and see it posted there. Either way, it will remain available for downloading, saving or printing for 60 days. Your first statement is delivered electronically and by paper. After that, delivery will only be electronic.

You can stop the delivery and go back to mailed paper statements or notices at any time by clicking on e-delivery on the Online Banking tool bar, then clicking on the Documents and Settings and taking the check mark off the documents you do not want to receive electronically.

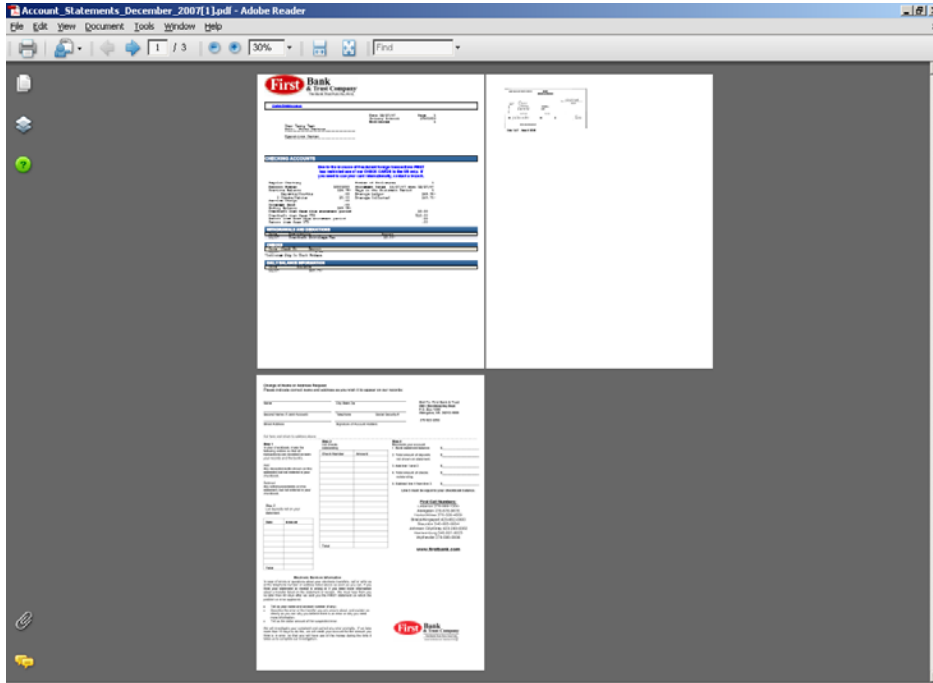
The e-mail notification will look like this:



If you open the attachment, you will see a sign on screen:



The statement that you receive will have all of the text, check images and disclosures that the paper statements contain. This is a view of a sample statement. For the purpose of this example, all pages are on the same screen.



From this screen shot, you can see the statement shows all of the text, images and disclosures that the paper statement does. The NSF and Overdraft Privilege notices will also have images attached for the customer's convenience. We will add options for other notices as they are converted to electronic delivery.