

ONLINE BANKING ELECTRONIC DOCUMENTS DISCLOSURE



This Online Banking Electronic Documents Disclosure provides the terms and conditions governing the use of electronic communications for those products and services offered by First Internet Bank of Indiana ("First Internet Bank," "First IB"). Please review this document carefully and print a copy for your reference; you can access an online copy at any time by visiting our website at www.firstib.com. "You" and "your" refer to each person who opens or is authorized to use any account or service offered by First IB. "We" refers to First IB.

All communications in either electronic or paper format from us to you will be considered "in writing." When you use a product or service to which this disclosure applies, you agree that we may provide you with any communication in electronic form, and that we may discontinue sending paper communications to you, unless and until you withdraw your consent as described below.

Your consent to receive electronic communication and transactions includes, but is not limited to:

- This disclosure and any updates;
- Disclosures, agreements, notices, and other information relating to opening or initiation of any account, product or service including but not limited to, account agreements, fee schedules, privacy policies, or other disclosures or notices that may be required by the Electronic Funds Transfer Act, the Equal Credit Opportunity Act, Truth in Savings Act, Truth in Lending Act, the Gramm Leach Bliley Act, or other applicable federal or state laws and regulations;
- Periodic account statements, disclosures, and notices relating to the maintenance or operation of an account, product or service; and
- Any notice or disclosure regarding an account, product or service fee, such as a late fee or an overdraft fee.

If there is more than one person that is a party to the account, notice to any one party will be effective for all.

All communications that we provide to you in electronic form will be provided either (1) via email, (2) by access to First IB's website at www.firstib.com that we will designate in an email notice we send to you at the time the information is available.

In order to access, view and retain electronic communications that we make available to you, you must have:

- Access to the Internet using a current Internet browser which supports 128-bit encryption, SSL 3.0, JavaScript, and first & third party cookies;
- Sufficient electronic storage capacity on your computer's hard drive or other data storage unit or access to a printer to create a hard copy of the communication for retention purposes;
- Access to a valid email account; and
- PDF reader software that will allow you to review documents like this.

You may withdraw your consent to receive communications in electronic form by contacting First IB via the following methods:

- **by toll-free phone:**
1.888.873.3424
- **by mail:**
First Internet Bank
PO Box 6080
Fishers, IN 46038

- **by email:**
bank@firstib.com

A monthly fee may be assessed to your account if you choose to receive paper account statements in the mail as outlined in our Fee Schedule. Any withdrawal of your consent to receive electronic communications will be effective only after we have a reasonable period of time to process your withdrawal. If we are unable to contact you through email for any reason, including email considered undeliverable due to a closed account or full mailbox, we may consider this as a withdrawal of your consent to receive electronic communications.

We will send account alerts, account notices, and electronic statement notifications to you via email to the last email address provided. It is your responsibility to provide and maintain a current email address. Unless we agree otherwise, change of email address must be made electronically through the secure website by each of the account holders or in writing to First IB at the address listed above.

You can obtain a paper copy of an electronic communication by printing it yourself or by requesting that we mail you a paper copy, provided that such request is made within a reasonable time after we first provided the electronic communication to you. To request a paper copy, please contact First IB via the telephone, mail, or email addresses listed above. A paper copy of your account statement may be requested via online banking, and a fee may be applied as outlined in our Fee Schedule.