

E-SIGNATURES AND ELECTRONIC DISCLOSURES AND NOTICES

TERMS AND CONDITIONS

Definitions. Throughout these Terms and Conditions (“Terms”), the terms “you” and “your” refer to each consenting party submitting these Terms as listed below, and the terms “we”, “us” and “Financial Institution” refer to Luana Savings Bank. Also, the use of “you” and “your” shall be construed in the singular and plural, as the text requires.

You understand that the following Terms constitute the full agreement by and between you and Luana Savings Bank. These Terms are important disclosures which apply to your election to provide e-signatures and receive electronic records.

I. E-SIGNATURES AUTHORIZATION, ACKNOWLEDGMENT AND CONSENT

You agree to the following:

1. You authorize us to use your electronic signature(s) for all Terms, documents, agreements, attachments, and addendums including, without limitation, all deposit and lending-related documents such as account agreements, loan agreements, security agreements, mortgages, deeds of trust, guaranties and hypothecations (collectively, the “Documents”) in any way connected to the transaction (“Transaction”) being entered into between you and the Financial Institution. This consent is specifically to permit an electronic signature (as of the nature then in use by the Financial Institution) in lieu of hand-written signatures on any one or more of the Terms or Documents.
2. We consent to accept your electronic signatures as true, correct and binding signatures and to enter into the Transaction in reliance thereon.

3. You agree that your electronic signature will be enforceable as and to the full extent of a hand-written signature as an original for enforcement/enforceability of the Terms or Documents containing the electronic signature(s), whether in court (state or federal), arbitration or otherwise. You will not raise any defenses or invoke regulatory or statutory claims attempting to invalidate the enforceability of the Terms or Documents to which the electronic signature is affixed.

Notices. Any notice you may receive from us may be deemed given when mailed, postage paid, and addressed to you at the last address you provided us. Any notice you provide us may be deemed given when mailed, postage paid, and addressed to our principal place of business at Luana Savings Bank, P.O. Box 68, Luana, IA 52156. You also may have the option to have notices regarding your accounts, the Documents, and the Transaction provided in an electronic form, to a designated e-mail address, upon your authorization submitted below. The authorization may be withdrawn at any time to return to a mailed paper form by providing written notice to us at the address provided above.

Entire Agreement. These Terms contain and constitute the entire understanding between you and us regarding the subject matter hereof and may not be modified, amended, or terminated, except by written agreement signed by you and Luana Savings Bank that such modification, amendment or termination affects, provided, however, Luana Savings Bank reserves the right to modify these Terms at any time, effective upon appropriate notice or publication. All prior or subsequent oral agreements and/or discussions relating to these Terms are superseded by these Terms. Further, in the event of any conflict between these Terms and any other terms

and conditions or Document(s) relating to use of electronic signatures, these Terms shall control.

Enforceability. Whenever possible, each provision of these Terms shall be interpreted in such manner as to be effective and valid under applicable law. If any provision of these Terms shall be prohibited by or invalid under applicable law, such provision shall be ineffective only to the extent of such prohibition or invalidity, without invalidating the remainder of such provision or the remaining provisions of these Terms.

Binding Effect. The obligations hereof shall bind your heirs, executors, administrators, successors, and assigns, and all rights, benefits and privileges hereby conferred on us shall be and hereby are extended to and conferred upon and may be enforced by Luana Savings Bank's successors and assigns. Further, if any consenting party is a partnership, the obligations hereof shall continue in full force and effect, and shall apply, notwithstanding any change in the membership of such partnership, whether arising from the death or retirement of one or more partners or the accession of one or more new partners.

Headings. Section headings/titles are for convenience only and are not to be used in construing or interpreting these Terms.

Governing Law. These Terms shall be governed by the laws of the state of Iowa except to the extent that federal law is controlling.

II. ELECTRONIC DISCLOSURES AND NOTICES CONSENT

Scope and Duration. You have elected to receive all available disclosures, notices, bank statements, and other records (collectively, the "Records") from us in either paper or electronic form pursuant to your submission below.

System Requirements. Your system must have the following necessary hardware and software in order to receive and retrieve electronically:

In order to make our site accessible online and by mobile app to most everyone and to provide our customers with effective and secure online access to their accounts, Luana Savings Bank supports the current versions of the most commonly used browsers and is continually upgrading the Bank's online services. As new features and enhancements to our services are added, older browser versions or internet devices may not support our new standards and services, so upgrades to the latest versions of your internet web browser and the latest versions of your mobile app devices are recommended and will enhance your security and experience on our website. If you would like a list of supported browsers and mobile apps, you may call the Bank at (800) 666-2012 or write Luana Savings Bank, P.O. Box 68, Luana, IA 52156. Current versions of supported software programs that accurately read and display PDF files (such as Adobe Acrobat Reader), and a computer and an operating system capable of supporting them, such as a desktop, mobile device, or other hardware to operate such software, are required to view your electronic Records. You will also need a printer if you wish to print out and retain paper Records and electronic storage if you wish to retain Records in electronic form. You must maintain a valid email address that is continuously operational to receive email communications from us in order to continue to access your electronic Records and online

financial services through the website of Luana Savings Bank. You must comply with username, password, and other security procedures we may establish. We may also require additional security procedures for certain transactions that may require special hardware, software or third-party services. In order to use mobile banking services, you may generally access certain accounts through a mobile browser, our mobile apps, or through text messaging or push notifications on a mobile device, including a cell phone, smartphone, tablet, or other handheld or wearable communication device satisfying our hardware and software requirements. You must provide us and maintain a valid mobile telephone number for which you are the owner of or have legal authority to act on behalf of the mobile subscriber.

We will notify you of any change in the hardware or software requirements needed for access to or retention of electronic Records.

Confirmation. By electing to have Records provided to you in electronic form, you agree to confirm your ability to access the information.

When we notify you of any system change, you must reconfirm your consent according to the instructions provided at the time, or withdraw your consent, in the manner set forth below.

Requesting Paper Copies. You may request paper copies of your Records (subject to current applicable charges under the schedule of fees and charges of Luana Savings Bank, all of which may be deducted from your account).

Changing Your E-Mail Address. When you change your e-mail address or other contact information, you must provide us with your new e-mail address or other contact information. If you change from electronic Records to paper Records, you may incur charges in accordance

with Luana Savings Bank's current schedule of fees and charges. If you fail to provide us with your new e-mail address or other contact information after your change and if electronic Records are returned undelivered or as undeliverable, then Luana Savings Bank may, at its option, and in its sole discretion: (i) mail by ordinary mail paper copies of such Records, postage paid, and addressed to you at the last address you provided us (subject to current applicable charges under the schedule of fees and charges of Luana Savings Bank, all of which may be deducted from your account), (ii) hold such Records until you provide notice to us by mail, postage paid, and addressed to our principal place of business at Luana Savings Bank, P.O. Box 68, Luana, IA 52156, of a new e-mail address for such Records in electronic form or a new mailing address for copies of such Records in paper form (subject to current applicable charges); or (iii) retain such Records for the period prescribed by law, followed by destruction, so long as Luana Savings Bank maintains the capacity to furnish the Records to you for the legally-required period through electronic imaging. You are responsible for providing Luana Savings Bank with prompt written notice of all name and address changes. Luana Savings Bank has no further obligation beyond these Terms.

Withdrawal of Consent. If one or more of the accounts specified below is a joint account or has more than one owner, then each consenting party submitting these Terms for such account or accounts agrees to notify all owners of such account or accounts that (i) Records will be delivered electronically to the email address or addresses specified; or (ii) paper copies will be mailed by ordinary mail to the mailing address or addresses specified, and further agrees to provide all owners with a copy of these Terms. Any authorized signer for each account has the

right to withdraw at any time the consent to have Records provided in electronic form or to otherwise change the mode of delivery of Records or the address or other contact information in any notification approved by us. Your consent withdrawal or other change will not be effective until we receive it and have had a reasonable opportunity to act upon it. Luana Savings Bank has no further obligation than to send the Records to the specified address in the form specified, even if all owners do not have access to such address.

By completing this form and submitting these Terms to Luana Savings Bank, each of the following agrees to the Terms and elects to receive notices and Records in one of the following forms:

- Electronic Form
 - Paper Copies
- (check only one of the above)

Primary Name (First, Middle, Last)

Secondary Name (First, Middle, Last)

Street Address

Street Address

City, State and Zip+4

City, State and Zip+4

Daytime Phone

Daytime Phone

Evening Phone

Evening Phone

E-mail Address

E-mail Address

Checking Account Number

Checking Account Number

Savings Account Number

Savings Account Number

Date

Date