

## **eStatement Agreement & Disclosure**

### **The Bank of Elk River eStatement Agreement and Disclosure**

This agreement made between you and The Bank of Elk River is an addendum to the Online Banking Agreement previously agreed upon. This agreement states that you are requesting to be enrolled in eStatements through The Bank of Elk River's Online Banking system.

By enrolling in eStatements, you are requesting and The Bank of Elk River is agreeing to notify you via the email address you provide to the Bank, notice that your bank account statements and/or notices are electronically available within the Bank's Online Banking system. The Bank will email you when your statements or notices are available. By accessing your documents electronically, you acknowledge that you will not receive paper copies. If you request a paper copy of either your bank statement or any check referenced in that statement, normal research fees will apply. To access your documents you will need to have Adobe Reader installed on the computer that you use to view the information and any modern browser that supports 128 bit encryption. You understand that if you are the secondary account holder, the primary account holder will no longer receive printed or electronic documents for those shared accounts you have enrolled.

If you wish to receive a paper copy of a disclosure or other information that is presented to you electronically, please call 763-241-8522 or write to The Bank of Elk River, 630 Main Street, Elk River MN 55330. Statements and notices will only be mailed to the address we have on file. There is no fee to request a paper copy of a regulatory notice or a copy of the changes of fees or terms on your account.

If in the future you wish to stop receiving your bank account information electronically, you must notify us in writing at the address listed above. This agreement will remain in effect until we receive a written request from you to cancel it. You also have the option to cancel eStatements and/or notices through Online Banking.

By enrolling, you agree to the terms stated above and are able to meet the minimum requirements for printing or retaining the information that is provided to you. You understand that you have a duty to exercise reasonable promptness in examining the electronic statement or the items referenced to determine whether any payment was not authorized because of an alteration of an item or because a purported signature by or on behalf of you or other signatory on the account was not authorized. The statute of limitations governing these responsibilities will commence at the time the email is sent by the Bank to you.

Your consent to receive electronic statements covers the periodic statements that you are provided in connection with your deposit account(s). Your consent also covers all disclosures that are required or may be provided in regard to your account(s).

We may change any term of this agreement at any time. You will be notified of such changes. If you do not wish to accept the change, you may terminate this agreement by withdrawing your consent to receive statements and notices electronically.

We may terminate our eStatement service and revert to printed, mailed statements for any reason, at any time.

You agree to inform us if you change your email address. If any emails sent to you in conjunction with this service are returned for any reason, we will attempt delivery three times. After the third time there will not be any additional attempts for that particular notification. In order to maintain current up to date communications you must provide us with your most current email address.

I agree to the terms & conditions within this disclosure and I certify I am able to meet the minimum requirements for printing or retaining the information provided to me

5/2018