



Pine Island Bank's Consent to Receive Electronic Statements E-Sign Disclosure

By accepting, receiving or signing this agreement, you agree to the following terms and conditions:

Delivery of electronic statement and termination of this agreement:

- By consenting to receive an electronic statement/notice, you agree that Pine Island Bank will not be required to deliver a paper statement/notice. You further agree that Pine Island Bank will send all your bank statement/notice(s) and/or disclosure(s) electronically.
- You may terminate your consent to receive electronic statements by contacting a Customer Service Representative at Pine Island Bank or mailing us a request (address and phone number are listed below). The Bank requires notice of termination at least 5 business days before your scheduled statement date in order to resume paper statements for that month. There is no charge to change the manner in which you receive your statement.
- You may request a paper copy of your bank statement or any image of an item at any time by contacting Pine Island Bank by mail or phone. Our address and phone number are listed in this agreement. There may be a fee for this service. There may be a \$2.00 fee per statement requested.
- If you terminate your electronic statement and you have "Electric Checking", you will be transferred to Pine Island Checking. You will be sent a Pine Island Checking disclosure and a limits and fees disclosure which will list any fees that could apply.

Computer Hardware and Software requirements:

- System Requirements for Online Banking using a Windows PC:
 - Supported Microsoft Operating Systems-Edge
 - Supported Internet Browsers-Microsoft Internet Explorer, Mozilla Firefox (version 10 or higher), Google Chrome (version 4.0 or higher), and Opera (version 10.0 or higher, Microsoft Edge).
- System Requirements for Online Banking using a MAC:
 - Supported Internet Browsers-Apple Safari (version 7.0 or higher), Mozilla Firefox (version 10 or higher, Opera (version 10.0 or higher)
 - Other considerations-Adobe Reader (version 9.0 or higher is required for e-statement download)
- Other Considerations:
 - You need internet access, with an internet browser (see list above).
 - You need a printer connected to your computer if you want to print documents or statements.
 - You may obtain a free download of Adobe Acrobat Reader® at www.adobe.com/Acrobat
- You understand you must accept Pine Island Bank's Online Banking Agreement, enroll in and be an active user of Pine Island Bank's Online Banking program.
- You understand that from time to time software and hardware upgrades may be necessary to continue to support electronic statements. Pine Island Bank will give you notice of any changes at least 30 days prior to any new requirements being implemented. You may choose not to upgrade and in that case, you will have deemed to have terminated your request for electronic statements and will begin to receive paper statements.

Keep Pine Island Bank informed of your e-mail address changes:

- You agree to inform Pine Island Bank in writing or by phone of your e-mail address changes. It may take up to 5 business days to process the request.

Further terms and conditions:

- You agree that Pine Island Bank may send initial account disclosures/agreements, privacy policy, changes in terms and conditions, periodic disclosures, fee changes, NSF/Overdraft notices, and marketing material electronically.
- You agree not to engage in any unauthorized communication of any information concerning your password or identification (login) or any other proprietary information to any other person and/or entity.
- You agree that if you do any transmission of confidential business and/or sensitive personal information, you are doing this at your own risk. (Pine Island Bank strongly discourages the transmission of confidential information.)
- You agree to review the security information on Pine Island Bank's website and have all security features in place on your personal computer system prior to utilizing Online Banking.

Liability:

- You agree to indemnify, defend and hold harmless Pine Island Bank against any and all claim actions, suits, judgments and expenses (including court costs, reasonable attorney fees, accountants and expert witnesses) at the user's sole expense, arising from your failure to abide by the restrictions set forth in this agreement; your failure to comply with applicable law; and/or your negligence, in regard to use of electronic statement services.

On the date of each statement cycle, you will receive an e-mail from Pine Island Bank notifying you that your e-statement is available for viewing at www.pineislandbank.bank. This email may have attachments such as disclosures, annual privacy notice or marketing materials. If your e-mail is returned to us, we will attempt to contact you and obtain a current e-mail address. If we are unable to obtain your current e-mail address, Pine Island Bank will switch you to a paper statement delivered through US Postal mail service.

Contact Information:

Pine Island Bank
Attention: Customer Service Representative
128 S Main St PO Box 68
Pine Island MN 55963
507-356-8328