



Think of Us First!®
FIRST NATIONAL BANK
of Milaca

www.fnbmilaca.com

Electronic Statement Disclosure – August 28, 2018 version

This disclosure contains important information about our Electronic Statement product, also referred to as E-Statements. You should keep a copy of this disclosure for your records.

At the end of the disclosure, we will ask you to accept periodic deposit account statements in an electronic format rather than a paper format. Before providing your consent, please read and consider the following information. Then, if you agree, you can click the "I Agree" button at the end of this disclosure.

1. E-Statement Delivery

Our Online Banking customers already experience the convenience of viewing periodic account statements online. Additional convenience and security can be achieved by enrolling in our E-Statement product. When you enroll for E-Statements, you can eliminate the delivery of paper statements.

Our E-Statement product is easy to use, simply login and navigate to the "All Services & Settings", "Preferences", "View statement" page within the Online Banking Service.

If you enroll for E-Statements, for the first statement cycle, we will send you a paper statement as well as the electronic version. After the first statement cycle, your periodic account statements will only be accessible through our Online Banking Service.

There is no charge for this service.

2. Email Reminders

If you enroll for E-Statements, we will send you an email alert to the email address you provide when your statement becomes available for viewing online. You can change the email address for the statement alert at any time by accessing the user's "All Services & Settings" page within the Online Banking service.

The email alert will include a link that takes you to the Online Banking login screen and after you login, it will take you directly to the "Statement" page. You can also navigate to the "View statement" page any time after you login to the Online Banking Service.

3. Statement Availability

E-statements are securely available online for 24 months. Check images can also be easily accessed online for 24 months. Both E-Statements and check images may be downloaded or printed for permanent retention.

You may download or print E-Statements or check copies from your computer if you have the hardware and software described below. You can also save copies to your hard drive or other media for viewing and printing at a later time.

If you need help printing or if you need a paper copy, please contact our Digital Banking Department at **320-983-1330** or write us at **First National Bank of Milaca, ATTN Digital Banking Dept. P.O. Box 38, Milaca, Mn 56353.**

4. Enrolling for E-Statements

You may enroll for E-Statements as part of the Online Banking enrollment process, or you can "opt-in" at any time by accessing either the "Statement" or user's "View statement" page within the Online Banking Service. You can choose to receive E-Statements for all of your online accounts or just one.

5. Canceling E-statements

You may opt-out of E-Statements at any time by accessing either the “Statement Page” or user’s Services & Settings within Online Banking. If you opt-out of E-Statements, we will resume delivery of your paper statements by U. S. Mail. There may be a fee associated with the reinstatement of paper statement. [See our current Common Fee Schedule.](#)

6. Hardware and Software Requirements

You don’t need any special hardware or software to access E-Statements. If you can access the Online Banking Service, you should be able to access your E-Statements. However, prior to enrolling for E-Statements, you should verify that you have the following required hardware and software

- Internet Access.
- A computer and Internet browser that can support 128-bit encryption.

Note: For security purposes, you should use the most current version of either: Microsoft Internet Explorer, Netscape Navigator/Communicator, or AOL’s browser. The most current browser versions are typically more secure and will support 128 bit encryption. Browser upgrades are accessible on the Internet banking login page.

- Access to a printer or storage medium such as a hard drive so that you can download and/ or print disclosures and/or statements for your records.
- An external email address.

If you’re lacking any of these requirements, please contact us and we’ll help get you set up.

We may revise hardware and software requirements, and if there is a material chance that the changes may impact your ability to access E-Statements, we will notify you of these changes in advance and provide you an opportunity to change your method of receiving disclosures (e.g. change to paper format vs. an electronic format) without the imposition of any fees.

7. Email Address Changes

In order to provide E-Statements, we must maintain current customer email addresses at all times. It is your sole responsibility to provide us with your correct contact information, including your email address.

You should notify us of any changes to your personal contact information or you can update your personal information through “User Services” in the Online Banking Service.

8. Proceed with Acceptance of E-Disclosures

With your acceptance below, you agree to accept periodic deposit account statements in an electronic format. You also agree that you have the necessary equipment for accessing and viewing E-Statements and you agree to notify us if you change your email address or if you no longer want to receive statements electronically.

If you decide not to enroll for E-Statements, select the “cancel” button below. You can still enroll at later time within the Online Banking Service.