

Electronic Disclosure Consent

This statement asks for your consent so that we can provide communications and information to you in an electronic format rather than in paper format. Before you decide whether or not you wish to provide your consent to receiving electronic disclosures, you should read and consider the following information. Then, if you decide to consent, you can click the "I Agree" button at the bottom of this statement. For your consent to be effective, your computer and browser will need to meet the hardware and software requirements discussed below.

This statement contains important information that we are required by law to provide to you. You should keep a copy for your records. If you have any questions about E-disclosures that are not answered, feel free to contact the Operations Department at **320-983-1330** or write us at **First National Bank of Milaca, ATTN Operations Dept. P.O. Box 38, Milaca, MN 56353**.

Our Online Banking Service was designed and built to provide records to you in electronic form. You cannot enroll in the Service online without agreeing to receive the Online Banking Agreement and Disclosure in electronic form.

If you consent, we may also provide other disclosures in an electronic format. These disclosures may include but are not limited to the following:

1. Updates or Amendments to our Online Banking, Mobile Banking, and Bill Pay Terms and Conditions Agreements;
2. Monthly account statements;
3. Notice of change in account terms;
4. Notice of fee changes;
5. Responses to any questions you may have about electronic funds transfers;
6. Privacy and security notices.
7. All bank notices

If you wish to receive electronic "only" account statements, we will ask you to complete a separate consent process.

1. How to Obtain Electronic Disclosures (E-Disclosures)

We will always post our most current Online Banking, Mobile Banking, External Transfer, and Bill Pay Terms and Conditions Agreement on our website. If any amendment(s) to these agreements results in an adverse effect upon our customers, we will provide at least 30 days prior notice through a secure online message and/or external email alert.

We may also send you an external email notice and/or secure message through our Online Banking Service to inform you where other important disclosures or account statements can be viewed on our website or within our Online Banking Service.

You may download or print all electronic notices and disclosures from your computer if you have the hardware and software described below. You can also save copies of electronic notices and disclosures to your hard drive or other media for viewing and printing at a later time.

If you have trouble printing or if you need a paper copy for a special situation, you may request a paper copy from us by contacting us through any of the methods listed above. If you need a paper copy of any E-disclosure, we will provide the first copy for free. Charges may apply for additional paper copies.

2. System and Equipment Requirements

Prior to accepting electronic delivery of disclosures, you should verify that you have the required hardware and software necessary to access and retain documents and disclosures in an electronic format. You will need:

1. Internet Access.
2. A computer and Internet browser that can support 128-bit encryption.
3. For security purposes, we support the most current version of popular browsers, such as Firefox, Google Chrome, Apple Safari, or Microsoft Edge. The supported browsers above are for use with the traditional online banking interface and devices (desktop/laptop), and do not apply to use with mobile devices (phones/tablets). If using a phone or tablet to access online banking outside of an app, functionality and appearance may vary from the traditional interface. The most current browser versions are typically more secure and will support 128 bit encryption. Browser upgrades are accessible on the Online banking login page.
4. A printer for printing E-disclosures and/or sufficient harddrive space or other media (e.g. CD, DVD) if you plan to save disclosures in an electronic format.
5. An external email address. This is necessary so that we can send you notices when E-disclosures are available on our website or within the Online Banking Service.

We may revise system and equipment requirements from time to time. If there is a material chance that the changes may impact your ability to access the system or E-disclosures, we will notify you of these changes thirty (30) days in advance. At that time, you will be given an opportunity to change the format of your disclosures (e.g. change from an electronic format to paper format) without the imposition of any fees.

3. Cancellation of E-Disclosures

If you consent to receive E-disclosures and later change your mind, you may withdraw your consent and change to paper delivery format.

You can notify us of your intent to cancel E-disclosures by sending us a secure message through the Online Banking Service, or by contacting us through any of the methods listed above.

If you send us a secure message or write us a letter, please be sure to identify yourself and the applicable accounts.

If you have agreed to receive electronic-only account statements, you can "opt out" on the "Statements" page within the Online Banking Service. After your opt out request is processed, you will begin receiving paper copies of account statements and additional charges may apply.

4. Email Changes

In order to provide E-disclosures, 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 The First National Bank of Milaca of any changes to your personal contact information by calling us at 320-983-3101 or you can update your personal information at any of our branch locations. If you wish to notify us electronically, please update your personal information through the form in Online Banking.

5. Proceed with Acceptance of E-Disclosures

With your acceptance below, you agree to accept Online Banking, Mobile Banking, External Transfer, and Bill Pay related disclosures in an electronic format. You also agree that you have the necessary equipment for accessing and viewing the disclosures and you agree to notify us if you change your email address or if you no longer want to receive disclosures electronically.

If you do not want E-disclosures, select the "cancel" button below. If you do not accept E-disclosures you will not be able to proceed with online enrollment for our Online Banking and Bill Pay Service. You can still accept electronic "only" delivery of account statements and other disclosures at a later time through the Online Banking Service or by contacting us through any of the methods specified above.

Effective Date: October 6, 2023