

# CONSUMER E-STATEMENT DISCLOSURE

## Free Access to Online e-Statements

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We now offer electronic statements, disclosures, notices, records and other information (“e-Statements”) you are entitled to receive as part of your relationship with us online at no cost, including e-Statements related to your checking, savings, and loan accounts at Minnwest Bank. This will allow you to view your e-Statements in an electronic version on our website and will replace the paper version that you are currently receiving in the mail. You will have the option to switch back to the paper version anytime you choose\*. Certain state and federal laws, including the federal Electronic Signatures in Global and National Commerce (“E- SIGN”) Act require us to obtain your informed consent prior to offering e-Statements. So, before you obtain e-Statements, you must review and consent to the terms outlined below.

In this Consent, “we,” “us,” “our,” and Minnwest are used to refer to Minnwest Bank and its current and future affiliates from which you receive e-Statements. “You” and “Your” refer to the person providing this consent.

## Options Available

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There is no fee for switching to e-Statements at Minnwest Bank. These e-Statements will look just like the paper version and can be used as you have used the paper version in the past. You will have access to 12 months of e-Statements at your fingertips as they accumulate forward from enrollment date and they will be available for viewing, printing, or record keeping functions anytime day or night. If you request a statement beyond the 12 month availability, standard research and duplicate statement charges may apply if permitted by your applicable account agreement and law.

## Change to e-Statements Today

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Once you have enrolled on the Minnwest Internet banking site at minnwestbank.com, you will have the option to sign up to receive e-Statements by completing the e-Statement enrollment and customer consent option. These e-Statements will include all of the information you would see on the paper version. Any legal notices and disclosures that normally accompany your mailed e-Statement will be delivered to you electronically. We will send you an e-mail each time your e-Statements are ready for viewing. Your consent to receive e-Statements covers all transactions relating to each product or service that you agree to obtain from us, including, without limitation, Checking, Savings, and Loan account services. However, you may request that we provide e-Statements only with respect to the accounts indicated below. If you request to receive e-Statements with respect to other accounts in the future, you agree that this consent applies to such additional accounts. We reserve the right, in our sole discretion, to provide paper statements, disclosures, notices, records and other information in lieu of e-Statements at any time with respect to such transactions. We may also obtain from you and use electronic signatures with respect to such transactions, unless prohibited by law.

## Minimum Computer Requirements

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You are solely responsible for the setup, installation, operation, and maintenance of the equipment you use to access e-Statements and for providing your own access to the Internet through the Internet service provider of your choice. A PC with Internet access is all that is required to receive e-Statements. We require that your Internet browser use 128-bit encryption or better to ensure your accounts remain safe and private online. For the best view, set screen resolution to 800 x 600 or greater pixels.

### Hardware and Software Requirements

The minimum computer hardware and software requirements to receive and keep the electronic disclosures and notices are:

"Access Device" means any electronic device you use to access online services. Includes, but is not limited to a traditional computer such as a desktop or laptop, or a mobile device such as a tablet or smart phone.

#### System Requirements:

The format of the electronic documents may vary based on your Access Device. For traditional computers documents are generally delivered in the .pdf format whereas mobile devices generally display the documents within the application itself.

To access electronic documents on a mobile device you will need:

- A current and supported Apple or Android operating system
- A data plan
- A mobile browser that is current and supported and also compatible with your device (such as Safari or Chrome)
- If you wish to view .pdf files outside of the application on your mobile device you will need additional software, such as the mobile version of Adobe Reader.

To access electronic documents on a traditional computer you will need:

- A current and supported operating system (Windows 7 or Mac OS)
- An Internet connection and an Internet browser current, supported and compatible with your device (such as Chrome, Safari, Firefox, Edge)
- A current and supported version of software that accurately reads and displays .pdf files, such as Adobe Reader
- A printer and/or storage device if you wish to print or retain electronic documents.

We reserve the right, but not the obligation, to discontinue support of certain equipment and/or software if, in our sole discretion, it creates a security or other risk. We are not responsible for the cost of upgrading your equipment to stay current with e-Statement requirements. We are not responsible for any errors or failures from any malfunction of your computer and we are not responsible for any computer virus or related problems that may be associated with the use of your computer.

## **Changes in Minimum Computer Requirements**

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If a change in the hardware or software requirements needed to access or retain e-Statements creates a material risk that you will not be able to access information in electronic form, we will provide notice of the revised hardware and software requirements. As always, you may withdraw your consent to receive e-Statements at that time\*, by following the instructions provided below under the heading "Canceling e-Statement request." Alternatively, continuing to access e-Statements after receiving such notice constitutes reaffirmation of consent to provide e-Statements.

## **Requesting Paper Copies of e-Statements**

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You may always obtain paper copies of e-Statements by printing the information on your printer. You may also contact your local Minnwest branch directly. If you request a statement beyond the 12 month availability, standard research and duplicate statement charges may apply if permitted by your applicable account agreement and law.

## **Benefits to You**

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You will receive an e-mail notification to the Internet address you provide that Minnwest maintains in its then current records when your e-Statement is available for viewing. This means that your e-Statements are available to you much sooner than the paper version that comes in the mail. By reducing the use of paper, e-Statements are environmentally friendly. E-Statements can also decrease cases of mail fraud, assist in reducing identity theft and eliminate misplaced account statements. Any legal notices and disclosures that normally accompany your mailed statement will be delivered to you electronically to the Internet address you provide that Minnwest maintains in its then current records. There will be up to 12 months of statements online for your reference as they accumulate after your enrollment date.

## **Changes to Your Email Address**

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It is your responsibility to ensure we have the ability to provide you with e-Statements and you must notify us if your e-mail address changes. Please notify us if you do not receive e-mail communications from us after enrollment. In such event, we reserve the option, but are under no obligation, to discontinue sending e-Statements and change delivery back to paper delivered by US mail until the problem is corrected. You may change your e-mail address by left clicking on the “Profile” button in the upper right hand corner of your screen. Scroll to the e-mail section. Left click on the “Edit” button. Type in the new e-mail address, and then retype the e-mail address. Left click on Save. This will update your e-mail address and your profile information.

## **Canceling e-Statement Request**

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Your consent to receive e-Statements remains effective until you withdraw your consent. However, you may withdraw your consent to receive e-Statements at any time\*. To cancel your request of receiving e-Statements and revert back to paper mailing via US mail, please contact us by one of the following methods:

1. By sending us an e-mail to: [customerservice@minnwestbankgroup.com](mailto:customerservice@minnwestbankgroup.com);
2. In person at your nearest location; or
3. By contacting us by mail at your branch address.

If your online banking access gets cancelled for any reason, e-Statements will revert back to paper mailing via US mail.

Please email [customerservice@minnwestbankgroup.com](mailto:customerservice@minnwestbankgroup.com) with any questions or visit our website at [www.minnwestbank.com](http://www.minnwestbank.com).

**Member FDIC**

\*Some accounts charge a monthly fee to provide a paper statement. Please Contact the bank at 1-844-MINNWEST for further information.

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