



Electronic Statement Disclosure

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

- **eStatement Delivery** Convenience and security can be achieved by enrolling in our eStatement product. When you enroll for eStatements, you eliminate the delivery of paper statements and check images. **There is no charge for this service.**
- **Email Delivery** If you enroll for eStatements, we will send you an email to the email address you provide when your statement becomes available. The email will let you know that your statement is available. We may also send you email notices for certain required regulatory disclosures, such as an annual privacy notice. **Security State Bank of Aitkin does not sell or share your email address with any other entity.** You may view and/or print eStatements from your computer. You can also save your eStatements to your hard drive or other media for viewing and printing at a later time. If you need help printing your statement or if you need a paper copy, contact us at: 402 Minnesota Ave N., Aitkin, MN 56431 or call (218) 927-3765. A copy will be provided at no charge or \$3.00 if mailed to you.
- **Canceling E-statements** You may opt-out of eStatements at any time by completing an eStatement Opt-Out Form. If you opt-out of eStatements, we will resume delivery of your paper statements by U. S. Mail.
- **Hardware and Software Requirements** You should verify that you have the following required hardware and software: email access with a external email address, a computer and Internet browser such as Internet Explorer 7.0 or newer that can support 128-bit encryption, Adobe Reader software with flash player version 10.0 or newer (most computers already have this software installed but you can get a free download from www.adobe.com), 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. 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 eStatement, 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) at no charge.
- **Email Address Change** In order to provide eStatements, 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 current email address.** You should notify us of any changes to your contact information as soon as possible to avoid any delay in receiving your statement or other notifications from us.

I have read and agree to the Electronic Statement Disclosure. 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 eStatements and you will notify us if you change your email address or if you no longer want to receive statements electronically.

For more information regarding hardware and software requirements please call Security State Bank of Aitkin at 218/927-3765.