

e-Statements Enrollment

Yes, I Want My Statements Faster and Safer via online banking

You can now choose to receive important information required by the Truth in Savings Act and related Federal Reserve Regulation DD and by the Electronic Fund Transfer Act and related Federal Reserve Regulation E, including your regular monthly bank statements online.

Please read this notice carefully, fill it out and send it to:

Security State Bank of Aitkin
e-Statement
PO Box 170
Aitkin, MN 56431

Please keep a copy for your records.

You can now choose to receive your regular monthly bank statement online showing the same information you currently receive in the mail. Also if you presently receive image copies of your canceled checks and deposit tickets these will be displayed online on your e-Statement as well.

Once you tell us to send this information via e-mail we will continue to send this information to you via electronic means until you tell us not to or until you close your account. You can change your mind, and elect to have your statements or disclosures sent to you in paper form if you sign a new form indicating you wish to cancel e-Statements and send it to us. Best of all there is no fee to receive e-Statement account statements.

When your statement is ready we will send you a monthly reminder that your account information is available online for review at www.ssbmn.com. Account history will remain online for up to two years for review.

To update your e-mail address, or if you have any questions or comments on this service, please call us at:

218-927-3765 – Aitkin 218-927-3150 – County Market
320-692-4353 – Garrison 218-387-1000 – Grand Marais

Please indicate how you would like to receive your statements and other disclosure documents:

Yes, I want my account information sent via e-mail for review online

I want to cancel e-Statement and receive mailed account information in paper form

E-Mail Address _____

Phone Number _____

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.

Signature (X) _____

Signature (X) _____

Date _____

Name (please print) _____

Account Number (s) _____

List all Account Numbers for which you would like to receive e-statements
These can be checking, savings or both account types.

Bank use only: Portfolio# _____ Entered ____/____/____ Int. _____



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 11.0 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.