

## **Electronic Notice Disclosure and Consent**

The Electronic Signatures in Global and National Commerce Act (E-Sign Act) allows us to provide information to you electronically, with your prior consent. Once you consent to receive documents electronically, you may request paper copies, however this may result in a fee.

### **Electronic Delivery of Disclosures and Notices**

Before obtaining products or services through our online account opening program, you must provide us with your consent to deliver documents relating to those products or services (including records, notices, disclosures and agreements) to you electronically. You are deemed to have received any electronic communication provided to you when it is made available to you. Such documents contain the terms and conditions, among other information, that will govern the products or services.

We will continue to deliver notices and disclosures to you electronically until you revoke your consent. You can request paper copies of any of these documents by calling 608-798-2400 or toll free 1-855-256-7328 or sending an email to [generalmail@sbcpl.bank](mailto:generalmail@sbcpl.bank). We may charge fees for this request as identified in our current Account Fees & Options brochure which may be amended by us from time to time.

Unless otherwise required by law, we may deliver future notices and disclosures to you electronically:

- to your email;
- by posting the information on our Online Banking Website and sending a notice to your postal address or email (either separately or as part of an account statement) telling you that the information has been posted and providing instructions on how to view it; or
- to the extent permitted by law, by posting the information on our Website.

We reserve the right to deliver any information relating to the products or services you select by regular mail to your most recent address reflected in our records.

If you do not wish to receive documents electronically, you will not be able to open an account through our website. Please visit one of our offices to open your account in person.

### **System Requirements to Access Information**

To access, view, print and retain the disclosures, agreements and required notices we make available to you, you will need the following:

- A personal computer with connections to the internet capable of receiving, accessing, displaying, and either printing or storing statements received in electronic form from State Bank of Cross Plains;
- A current version of computer operating software and internet browser;
- An internet browser that supports 128 bit encryptions;
- A valid email account; and
- Software which allows you to receive and access Portable Document Format, or "PDF", files such as Adobe Acrobat® Reader® (available for download at <https://get.adobe.com/reader/>).

### **Withdrawal of Consent to Receive Documents Electronically and Request for Paper Records**

You have the right to withdraw your consent to receive information from us electronically and may exercise such right by calling us at 608-798-2400 or toll free 1-855-256-7328 or writing to us at State Bank of Cross Plains-Account Service, 1205 Main Street, Cross Plains, Wisconsin 53528. Any withdrawal of your consent will be effective only after we have had a reasonable time to process your withdrawal.

### **How to Update Your Records**

It is your responsibility to provide us with a true, accurate email address, contact and other information related to these disclosures and your accounts, and to maintain and update promptly any change in this information. If you do not update your contact information in our records, you may not receive the information delivered by us. We will not be liable to you for your failure to update your contact information in our records. You can update your contact information calling us at 608-798-2400 or toll free 1-855-256-7328 or visiting one of our offices.