

Electronic Correspondence Disclosure and Consent Agreement (Electronic Statements and Notifications)

Revised June 7, 2021

This Agreement made between you and DMB Community Bank ("Bank") is in addition to all other agreements you may have agreed upon with DMB Community Bank. By accepting this Agreement, you authorize DMB Community Bank to electronically deliver various periodic account statements that you designate ("Designated Accounts") through DMB Community Bank's Online Banking. In addition, you may receive the Bank's Privacy Notice through the same web-based electronic service instead of by regular mail. These communications and disclosures are defined as "Electronic Correspondence" below. The Bank does not currently charge a fee for you to receive Electronic Correspondence; however, we reserve the right to change or impose fees for electronic delivery and charge your deposit account for these fees at any time after providing notice to you as required by law.

If your DMB Community Bank designated account is owned jointly with another person(s), any one of you may consent to receive Electronic Correspondence and that person's election to access Electronic Correspondence shall apply to all of you.

Scope of Correspondence to Be Provided in Electronic Form

You agree that we may provide you with any communications and disclosures that we may choose to make available in electronic format, to the extent allowed by law, and that we may discontinue sending paper communications and disclosures to you, unless and until you withdraw your consent as described below. Your consent to receive Electronic Correspondence includes:

- Periodic Deposit Account Statements
- Privacy Policies and Notices

At times, we may still, in our sole discretion, send you paper disclosures in lieu of or in addition to electronic disclosures. To the extent we send you paper disclosures that you did not otherwise request, you will not be charged for such disclosures.

This Agreement is in addition to all other agreements you may have with DMB Community Bank ("Bank") including, but not limited to, the Cardholder Agreement, Deposit Agreement, Electronic Fund Transfers Disclosure and Online Banking Disclosure.

Access to your Electronic Correspondence

Each account cycle, you will receive an email, at the email address designated by you through DMB Community Bank Online Banking, notifying you of the date when the periodic electronic statements ("e-Statements") for your Designated Accounts are available. These emails will be the only notice you receive of the availability of your e-Statements online other than alerts that may be sent to your Online Banking message box. Viewing your e-Statements will require a valid User ID and password for DMB Community Online Banking. After signing into Online Banking, you will be provided access to your e-Statements through the Accounts > Documents menu or Profile > Electronic Statements. Access to your e-Statements will be provided for a period of seven (7) years from the date of each e-Statement. Notice emails or alerts to one owner of a joint owner designated account is considered notice to all owners. Notice emails or alerts will be considered sufficient notice regardless of whether you actually access online banking to view the Electronic Correspondence. For your own records it is advisable to print or download the documents for permanent retention.

How to Discontinue Delivery of Electronic Correspondence Service

You have the right to revoke your consent to receive Electronic Correspondence and instead receive paper statements, disclosures and notices by calling us at 608.846.3711 or toll free at 1.800.915.3711. At our option, we may treat your provision of an invalid e-mail address, or the subsequent malfunction of a previously valid e-mail address, as a withdrawal of your consent to receive Electronic Correspondence. We will not impose any fee to process the withdrawal of your consent to receive Electronic Correspondence. Any withdrawal of your consent to receive Electronic Correspondence will be effective only after we have a reasonable period of time to process your withdrawal.

How to Update Your Records

It is your responsibility to provide us with true, accurate and complete email address, contact, and other information related to the Disclosures and your Account(s), and to maintain and update promptly any changes in this information. You can update information (such as your e-mail address) by calling us at 608.846.3711, toll free at 1.800.915.3711 or going to Profile > Email > Edit in Online Banking.

Hardware and Software Requirements

In order to access, view, and retain Electronic Correspondence that we make available to you, you must have:

- A personal computer or other device that is capable of accessing the Internet;
- A current Windows or Macintosh operating system;
- Internet Explorer version 11.0 or higher and the most recent versions of Mozilla Firefox, Google Chrome and Safari;
- Software that permits you to receive and access Portable Document Format or "pdf" files, such as a current version of Adobe
- Acrobat Reader.

If hardware or software requirements change, the Bank will notify you of these changes and the new requirements.

Requesting Paper Copies

By receiving your various statements and notices electronically, you acknowledge that you will not receive paper copies unless you request it, or we otherwise deem it appropriate to do so. You can obtain a paper copy of any Electronic Correspondence that has not been mailed to you by printing it yourself or by requesting that we mail you a paper copy, provided that such request is made within a reasonable time after we first provided the Electronic Correspondence to you. To request a paper copy, call us at 608.846.3711 or toll free at 1.800.915.3711. We reserve the right, but assume no obligation, to provide a paper (instead of electronic) copy of any communication or disclosure that you have authorized us to provide electronically.

There is a \$2.50 fee per statement if you opt for a statement when you have a Green Checking account, a \$2.50 fee for paper image statements for all other deposit accounts and a \$5 fee for each additional paper statement copy for all account types.

Amendment and Termination of the Electronic Correspondence Agreement by DMB Community Bank

We may amend or change the Agreement at any time and we will provide to you any notice or request for authorization required by law or regulation. If no notice or request for authorization is required by law or regulation, your continued acceptance of Electronic Correspondence after the effective date of such change will constitute your acceptance of and agreement with such amendment(s).

We may terminate this Agreement and immediately refuse to provide, or revoke access to, Electronic Correspondence at any time with or without cause or prior notice. If we terminate your access to our online banking service you will no longer receive Electronic Correspondence.

Federal Law

You acknowledge and agree that your consent to Electronic Correspondence is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act, and that you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

By clicking on the AGREE button, you agree that (i) your system meets the minimum requirements set forth above and that you have the ability to access our website, read and print any Electronic Correspondence that we electronically provide or make available to you at this website or via email; (ii) you are affirmatively agreeing to this Agreement; (iii) you consent to receiving Electronic Correspondence from us in electronic form; (iv) your consent shall also constitute consent by any authorized signers on the accounts you identify in the online banking enrollment process; and (v) your consent reasonably demonstrates that you can access information in electronic form.