

## **Northern Bank & Trust Company**

### **Informed Consent to Receive E-Statements and Electronic Disclosures**

Your consent is required prior to the electronic delivery of statements and disclosures. Your consent applies to the receipt of, including but not limited to, electronic account statements (E-Statements), Deposit Account Agreement, Electronic Funds Transfer Agreement, Funds Availability Disclosure, and any that may become available to present in electronic format.

You understand that you will be responsible for viewing your statements and disclosures through Northern Bank & Trust Company's Online Banking Program, and Online Account Creation and that by entering into this Agreement you will not receive paper statements or disclosures. You agree to be bound to all rules and regulations applicable to your deposit or loan account and any other contract for services at Northern Bank & Trust Company as established and amended by Northern Bank & Trust Company.

### **Requirements**

Your ability to view this Consent indicates that you have met the basic hardware and software requirements necessary to receive E-Statements and any future disclosures. Our electronic disclosures may be made available in HTML (regular web hypertext) or in PDF format. You will need Adobe Acrobat Reader 5.0 or higher to view PDF documents. Your electronic documents may be viewed electronically and printed with a local printer. You may also save your electronic documents to your local hard drive the way you would any other file from the Internet.

### **Liability**

Northern Bank & Trust Company will not be responsible or liable for consequential or incidental damages arising from unauthorized access to your Online Banking account, damages arising from your inability to access your EStatements and Disclosures, including computer, email or internet malfunctions, or any cost associated with updating, modifying or terminating your software or hardware.

### **Request for Paper Copies of Statements and Disclosures**

You may request to convert to paper statements by accessing the statement link within your online banking program and making the appropriate changes. You may contact the Deposit Operations Department at (781) 937-5400 for any questions regarding this process or to request paper copies of disclosures. There are no fees associated with requesting paper copies of these disclosures.

### **The Effect of Your Consent**

By consenting to these terms, you acknowledge and agree with the terms stated herein, and that you can access, view, and retain the paperless documents and Websites described in either HTML or PDF formats, as applicable. You understand that you should contact the Deposit Operations Department to report any problems you may encounter during registration for E-Statements. You may withdraw your consent to receive E-Statements and disclosures by accessing the statement link within your online banking program and making the appropriate changes. You must also be sure to update your information so that we may contact you electronically by providing us with the most current email address which is listed under the customer service link tab within your online banking program.

If you choose not to consent to receiving electronic disclosures, you should not continue with the enrollment process for E-Statements.

(Rev 3/17)

Member FDIC