

Dakota Community Bank & Trust, N.A.
Electronic Statement (e-Statement) Disclosure Agreement

Delivery of Statements

By accepting the **Dakota Community Bank & Trust, N.A. e-Statement Disclosure Agreement**, you agree to allow Dakota Community Bank & Trust, N.A. (hereinafter "Bank") to deliver your deposit account statement(s) and any other notices or disclosures that would normally be provided to you in paper form electronically. By agreeing, you also authorize the Bank to no longer generate and deliver your paper deposit account statement(s).

Extent of Consent

Your consent to receive e-Statements will include the periodic statements in connection to your deposit account(s) at the Bank, as well as the required disclosures that accompany your statement(s). With your consent, you also agree that the Bank may contact you for general and required notifications regarding your account relationship via the email address supplied in your e-Statement registration. The account(s) that you are enrolling to receive e-Statements for must be linked to your online banking account in order for you to access your periodic statement(s).

Joint Owners: If there is more than one owner on the account(s), **any one** or both of the joint owners may enroll to receive e-Statements and their access applies to both owners.

Right to Withdraw Consent

You have the right to stop receiving your statements electronically (e-Statements) at any time. You may do so by notifying the Bank in writing at PO Box 431, Hebron, ND 58638 or stopping in at any of our branch locations. Upon receiving your e-Statement Withdrawal of Consent, we will discontinue sending your statements electronically. You may still receive an e-mail the first month after your request was received if we did not receive your request to withdraw consent in time to change your statement(s) to the paper format. No fee will be assessed for discontinuing the e-Statement option unless you are discontinuing e-statements on the Dakota Student checking account. There will be a \$3.00 service charge per month on your Dakota Student checking account if you are not enrolled in e-statements. E-statements are available without an additional service charge on any other account.

Updating Contact Information

In order to continue receiving your e-Statements, you agree to promptly notify the Bank of any changes to your email address or any other information needed to contact you. You may do so by contacting us at the address or phone number listed in the next section, or updating your email address in your Profile options in Online Banking. If we are notified that you are not receiving our e-Statement emails, after the third consecutive notification we will discontinue your enrollment and mail your statements to you at the last known mailing address on file.

Your Responsibilities

You are advised to promptly review your e-Statement and notify the Bank in person or in writing immediately of any unauthorized transactions, error, or any other item of concern. If you allow someone else access to your statement for any reason, you will still assume full responsibility to notify the Bank of any transactions of concern. Any and all applicable time periods of which you are required to notify the Bank of any errors on your account statement will begin on the e-Statement notification date regardless of when you review your e-Statement. You may contact the Bank via U.S. mail at PO Box 431, Hebron, ND 58638 or by telephone at 701-878-4416. You are also responsible for safeguarding your personal computer, user name and password and any other confidential account information from unauthorized access.

Obtaining a Paper Copy of Your Statement

If you would like to receive a paper copy of your statement, you may contact any branch of the Bank by any mode of communication. If you request a paper copy of your statement, a \$2.00 fee per statement will be assessed.

Software Requirements

To access and view your statements your computer system must use a modern Internet Browser that is capable of using our Online Banking site. It must also be able to view PDF documents. A common PDF reader can be downloaded here: [Adobe Acrobat Reader](#)

When and Where to Find Your E-Statement

Each month you will receive an email notifying you that your e-Statement is available to you online. Please add lbsupport@dakotacommunitybank.com to your address book or safe senders list to ensure you will receive the email notifications. You will be able to review, copy, download, or print your e-Statement by going to the Bank's website, www.dakotacommunitybank.com, logging on to your Online Banking account, and accessing Documents under the Accounts tab. Your e-Statement will be available to you for a period of no less than twelve (12) months.

Disclaimer of Warranty and Liability

The Bank will not be liable if you are unable to gain access to our website or Online Banking system due to maintenance, computer failure, interruption in the availability of our service, delay in operation or transmission, computer virus, or any other causes out of the Bank's control. We make no warranties or representations with respect to any Third Party Service Provider used to access your email notifications or e-Statements. You agree that the Bank will not be held liable for losses or damages arising from non-delivery, delayed delivery or misdelivery of e-mail notifications.

Change in Terms

The Bank reserves the right to make changes to the terms and conditions of this agreement at any time. You will be notified of any changes at least thirty (30) days prior to the effective date if the change(s) would result in an increase of fees or charges, increase of liability to you, or any increase to your responsibility for unauthorized transactions, unless prior notice is excused by law or is necessary to maintain the security of the system. The notice will be sent either electronically or via U.S. mail to your last known address on file at the Bank. By agreeing to the **Dakota Community Bank & Trust, N.A. e-Statement Disclosure**, you will be bound to any revisions to the terms and conditions.

Other Terms and Conditions

This agreement is in addition to the terms and conditions described in the **Dakota Community Bank & Trust, N.A. Online Banking Disclosure and Agreement** and any other documentation which relates to your account(s) and was given to you at the time you opened your account(s). The Bank also reserves the right to cancel, discontinue, suspend, or modify e-Statements and may revert back to paper statements at any time without giving any notice or reason. By agreeing to the **Dakota Community Bank & Trust, N.A. e-Statement Disclosure**, you will be bound by any current or future changes to the current regulation, laws and rules applicable to e-Statements. By using e-Statements, you accept and agree to the terms and conditions in this agreement and furthermore agree not to use this service for any fraudulent or illegal activity.