



## **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 (920) 648-2324 or by mail to PO Box 159, Lake Mills, WI 53551. Refer to your account disclosure for any fees that may apply.

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

- to your email;
- by sending a notice to your postal address or email (either separately or as part of an account statement);  
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.

### **Hardware and Software Required**

In order to access, view, print and retain disclosures, agreements and required notices that we make available to you, you must have the following software versions:

- An active Greenwoods State Bank online banking account.
- An electronic device with connections to the internet capable of receiving, accessing, displaying and either printing or storing statements received in electronic form from GSB.
- A current version of computer operating software and internet browser.
- Internet browser that supports 128 bit encryptions.
- A valid e-mail account.
- PDF reader: Adobe Acrobat Reader or similar software may be required to view and print PDF files.

If a change in the hardware or software requirements needed to access or retain electronic records creates a material risk that prevents you from accessing or retaining a subsequent electronic record that was the subject of the consent, we will provide you with a statement of

- the revised hardware and software requirements for access to and retention of the electronic records, and
- the right to withdraw consent.

**Withdrawing Consent**

You may withdraw your consent to receive communications in electronic form for any of your accounts by contacting us at (920) 648-2324 or by mail to PO Box 159, Lake Mills, WI 53551. 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 communications. Any withdrawal of your consent to receive electronic communications will be effective only after we have a reasonable period of time to process your withdrawal.

**Updating Your Records**

It is your responsibility to provide us with a true, accurate and complete e-mail address, contact, and other information for these disclosures and your accounts, and to maintain and update promptly any changes in this information. If you do not update your contact information in our records, you may not receive the information delivered by us. You can update your e-mail address and security information within Online Banking by clicking on Profile. You can also update your e-mail address and security information, along with other information relating to your account by contacting us at (920) 648-2324 or by mail to PO Box 159, Lake Mills, WI 53551 or by visiting one of our offices. Do not send confidential information to us through e-mail.

**Federal Law**

You acknowledge and agree that your consent to electronic communications 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.

**Privacy**

Our privacy policy (which has been previously provided to you and is available at [www.greenwoods.bank](http://www.greenwoods.bank)) will apply to this service. You must have a valid email address. This email address will be used in accordance with the GSB's privacy statement to deliver your Bank Statements and notices to you.

The bank will not solicit account information from you through email. Your private information such as account number, social security number, password and/or user code will never be solicited by Greenwoods State Bank. If you receive email communication asking for this type of data, you should not respond to the email and should contact GSB right away.

You understand and agree that GSB has no control as to the person(s) who has access to your personal computer and your password. GSB will not be liable for any unauthorized access to your personal computer using your password. You agree that it is your responsibility to initiate and maintain adequate procedures to prevent any unauthorized access to your personal computer or unauthorized use of your password. Notify GSB immediately if you have any reason to believe that the confidentiality of your password has been compromised.