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eDocument Agreement and Disclosure

By signing this you are agreeing to discontinue the receipt of paper disclosures and consent to receive them electronically. These disclosures include but are not limited to the following: statements, notices, disclosures required at time of opening or subsequently, and/or amendments to any agreements and/or disclosures governing your accounts. Should you request a hardcopy of such documents, fees may apply.

To establish your access to eDocuments we must first verify your ability to open your electronic statements. You will soon receive some very simple instructions via email. By following these instructions you will complete the process, and avoid paper statement fees.

Purpose of the Agreement and Disclosure:

The purpose of this eDocument Agreement and Disclosure is to obtain your consent to receive disclosures, notices and statements ("eDocuments") regarding your checking, savings, and loan accounts with Settlers bank electronically rather than in paper form. You are agreeing to receive any disclosure electronically including those that we are required to provide to you under applicable federal and state laws where electronic delivery is permitted now or in the future.

eDocuments will be made available to you when you log in to Settlers bank Online Banking, when you visit our website, SettlersWI.com, or via email. All other account Terms and Conditions remain in effect.

eStatements and Notices:

When your account statement is generated, we will send an e-mail notification to the most recent e-mail address we have on record. The notification we send to you does not contain the actual statement or any other financial or personal information. You must promptly review your eDocuments and/or any other items we send to you. Notify us immediately of any suspected errors, alteration, or other irregularity with the disclosures or your account. Telephoning is the best way to contact us to minimize losses. It is your responsibility to report eStatement errors to us the same as if you had received a paper statement.

You must promptly notify us if there is a change to your email address or other information regarding your account

eStatement and Notice Technical Requirements:

By signing this eDocument Agreement and Disclosure, you confirm you have the equipment that provides the ability to receive and retain electronic statements and disclosures, which includes:

- " Enrollment in Settlers bank Online Banking
- " Internet connection
- " A valid email address
- " A pdf reader

For example: Adobe Acrobat Reader which can be downloaded free at <http://getadobe.com/reader/>

- " Internet browser

For example: Internet Explorer 11, Google Chrome version 44 or higher, Mozilla Firefox version 44 or higher, Opera version 30 or higher, Apple Safari version 9 or higher, Microsoft Edge- any version

- " Operating system

For example: Microsoft: Windows 7 32 bit -All Editions, Vista 32 bit-Business, XP 32 bit -Professional, MAC OS

We will notify you if these requirements change.

How to Discontinue Electronic Delivery of eDocuments

You may revoke your consent to the electronic delivery of eDocuments at any time and instead elect to receive these documents in paper form. To revoke your consent contact us in person or by mail at the address above or by phone stating that you wish to revoke your consent to receive eDocuments and that you now wish to receive these materials in paper form. Include your name and account numbers. Account and/or service fees may apply. Amendment and Termination of the eDocuments

Amendments and Termination of eDocuments

We may amend or change the eDocuments Agreement at any time and 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 eDocuments after the effective date of such change will constitute your acceptance of and agreement with such amendment(s).

We may terminate the eDocuments Agreement at any time with or without cause or prior notice. You will no longer receive eDocuments if your online banking account becomes inactive, or if we terminate your access to SettlersWI.com. This may result in your receiving a "paper statement fee". Neither termination nor discontinuation of your access to Settlerswi.com shall affect your liability or obligation under the eDocuments.

Fees for eDocuments

Settlers bank does not currently charge fees for electronic delivery of your disclosures. We reserve the right to impose or change fees for electronic delivery as allowed by law and charge your deposit account for these fees at any time after providing such notice to you as may be required by law or regulation.

Limitations on Liability

We will make our best effort to deliver your eDocuments in a timely manner and in accordance with any time requirements set forth in applicable law. However, we shall incur no liability if we are unable to deliver your eDocuments because of the existence of any one or more of the following circumstances: our online banking system is not functioning properly and you know or have been advised by us of the malfunction, your equipment or internet access is not working properly, internet service is interrupted, or circumstances beyond our control prevent proper delivery.

By signing below you agree to the terms and conditions stated above and you agree not to alter or use the eDocuments for any unauthorized, fraudulent or other illegal purpose.

Customer Signature

Email address

Date

Port:

Opened by: