

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. Until you withdraw your consent, you have agreed to receive electronically all disclosures and communications associated with your account with Northern Bank & Trust Company, including but not limited to, periodic account statements, Deposit Account Agreement, Electronic Funds Transfer Agreement (including related disclosures and error resolution notices), Funds Availability Disclosure, Truth In Savings Disclosure, Fee Schedule, Privacy Notice, and any other communications that may become available to present in electronic format (collectively, "Communications").

You understand that you will be responsible for viewing your Communications through Northern Bank & Trust Company's Online Banking Program, Online Account Opening, or via email and that by entering into this Agreement you will not receive paper Communications. 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 Communications. In order to access Communications, you will need a computer suitable for connecting to the Internet with a Current Version (see description below) of an Internet browser we support that is JavaScript enabled. To access Communications through a mobile website, you will need one or more mobile devices or tablets suitable for connecting to the Internet and accessing mobile websites with a Current Version of one of the mobile operating systems we support (see description below). You must also have a valid e-mail address that you are able to access and e-mail software or web-based access. 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. By "Current Version," we mean a version of the software that is currently being supported by its publisher. Here is a list of the Internet browsers and mobile operating systems we support: Microsoft Internet Explorer® 11 or latest 2 versions of Microsoft Edge®, Apple Inc. Safari® 11, latest 2 versions of Mozilla Firefox®, or latest two versions of Google Chrome®. Mobile operating systems we support are Apple iOS or Android.

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 E-Statements 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 Communications

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 Contact Center 1-800-273-6908 for any questions regarding this process or to request one time paper copies of Communications. There are no fees associated with requesting paper copies of these documents.

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 Contact Center 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.

Member FDIC

(Rev 3/18)