

E-Statement Disclosure Agreement

E-Mail Statement Disclosure and Electronic Consent Agreement

This agreement, made between you and Park Bank is an addendum to the Park Bank Business Online Banking Agreement previously agreed upon and executed. By agreeing to this consent form you authorize Park Bank to deliver your Monthly Statement of Account(s), Extended Account Analysis Statement(s), and Loan Statement(s) electronically through Business Online Banking.

Consent

By entering this agreement, you understand that you have requested, and Park Bank has agreed to notify you via the e-mail address you provided in Business Online Banking, that the Bank will no longer send you paper statements through the U.S. Mail. You acknowledge that it is your responsibility to review your statements in a timely manner. You further acknowledge that you are responsible for retention of these documents for your records.

Requirements

In order to receive e-Statements, you must be enrolled in our Online Banking program. You will need a personal computer with Internet access, Adobe Acrobat, and email capability. An Internet connection that supports 128-bit encryption is recommended, as well as current antivirus and malware programs.

Access

An email notification will be sent to you at the email address provided by you to notify you when your E-mail statement is available for viewing. Your normal statement cut-off date will not change when you elect to accept to receive E-Statements. E-Statements will be available for viewing by you for 18 months after the date it is posted in Business Online Banking website as long as your account and Business Online Banking remain active during that time. You can view the E-Statements online, download them to your computer, or print them at your convenience.

Your Responsibility to Notify Us Regarding Errors, Irregularities or Unauthorized Access

You should promptly review your account statement(s), and notify us immediately at 414-466-8000 of any suspected errors, alteration, or irregularities.

Your Responsibility to Keep Your Email Address Current

If you change your email address, it is your responsibility to notify us by changing your email address in Business Online Banking as soon as possible, or calling ReadyServe at 414-466-8000 for assistance. If the Bank receives notification that electronic delivery is not possible due to an incorrect or closed email address, we may elect, at our discretion, to choose to revert your account(s) to standard delivery via U.S. Mail without additional notification. The Bank will deem an electronic statement received after one (1) business day if no notification of a failed delivery is received by our system.

Amendment and Termination of the E-Statement Agreement by Park Bank

Park Bank may amend or change the E-Statement Agreement at any time and we 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 E-



Statements after the effective date of such change will constitute your acceptance of and agreement with such amendments.

We may terminate this Agreement and immediately refuse to provide, or revoke access to E-Statements at any time, with or without cause or prior notice. Your consent to receive E-Statements is voluntary and you may choose to cancel at any time. However, cancellation of E-Statement Delivery will not affect the legal effectiveness, validity or enforceability of electronic statements that were made available to you prior to your cancellation. If you cancel E-Statement Delivery or close your account, statements that were previously presented online will not be mailed to you and will no longer be accessible in Online Banking.

Fees

There is no charge to receive e-Statements. If you request paper copies of past statements, normal statement copy and research fees will apply.

Contact Us

You may call us at 414-466-8000 or use the Contact Us form on our web site. Or you may write to us at:

Park Bank
7540 W Capitol Dr.
Milwaukee, WI 53216