

## Online Banking E-Sign Disclosure and Consent

It is required by law to provide you with certain disclosures and information about the products, services or Accounts (“Required Information”) you may receive or access in connection with your relationship with Park Bank. With your consent, we can deliver Required Information to you by 1) displaying or delivering it electronically; and 2) requesting that you print or download it and retain for your records.

This notice contains important information that you are entitled to receive before you consent to electronic delivery of Required Information. Your consent also permits the general use of electronic records and electronic signatures in connection with the Required Information.

### Scope of Required Information to Be Provided in Electronic Form

This Disclosure and Consent is an addendum to the *Park Bank Online Banking User Terms and Conditions* disclosure and agreement previously agreed upon. If you consent to electronic delivery of Required Information, your consent applies to the following:

- Consumer Online Banking services

Required Information may include, but is not limited to:

- All legal and regulatory disclosures and communications associated with your consumer Accounts.
- Notices or disclosures about a change in the terms of your Online Banking Agreement.
- Privacy policies and notices
- Monthly or other periodic billing or Account statements (E-Statements) for your deposit or loan Accounts or other such communication we may include from time to time.

### Option to Receive Paper Copies

If you prefer not to provide your consent for electronic delivery, all Required Information will be delivered in paper form. If you provide consent for electronic delivery of Required Information, you should not expect to receive paper copies unless you request it or we deem it appropriate to do so. There is no fee for electronic delivery of Required Information. You can obtain paper copies by contacting us (see below) and requesting paper copies, provided your request is made a reasonable time after we first provided the Required Information electronically.

After you provide consent for electronic delivery, normal research fees may apply if you request paper copies of either your deposit or loan Account statement or a check referenced in that statement.

### Responsibility to Update the Email Address of Record

By consenting to electronic delivery of Required Information, you agree that Park Bank will notify you via the email address you provide to us that Required Information is electronically available for viewing. The email address you provide will be considered the “Email Address of Record” and must be the email address of the Account holder who has authority to make transactions and act on behalf of the Account (i.e. you may not designate the email address of a minor, incompetent or deceased person as the Email Address of Record).

If your Park Bank Account is owned jointly with another person(s), any one of you may consent to receive Required Information electronically and that consent will apply to all Account owners. For purposes of electronic notification, each Account owner who signs up for Online Banking and E-Statements and consents to electronic delivery will receive an email notification (to their Email Address of Record) that Required Information is available for viewing



It is your responsibility to provide us with a true, accurate and complete Email Address of Record in relation to your consent for electronic delivery of Required Information. If you change your Email Address of Record, you must promptly notify us by clicking **Manage contact information** in the Customer Service area of Online Banking.

### **Technical Requirements for Electronic Delivery**

There are certain hardware and software requirements needed to electronically view your Required Information. The minimum operating system requirements are:

- An up-to-date device or devices (i.e. computer, smartphone, tablet, etc.)
- Internet access and a valid Internet email account and address
- Enrollment in Online Banking through Park Bank
- Up-to-date [Internet browser which we support](#) to access your Account through Online Banking
- Adobe Acrobat Reader 8.0 or higher (to view files in Portable Document Format (pdf))
- Access to a printer or the ability to download Required Information for retention purposes

We will notify you if we change the computer hardware or software requirements needed to access your Required Information electronically. You may withdraw your consent as described above and you will not be charged any fees as a result of the withdrawal of your consent.

### **Right to Withdraw Consent for Electronic Delivery**

You may revoke your consent to electronic delivery of Required Information at any time and choose to receive paper copies by clicking **Change statement delivery method** in the Customer Service area of Online Banking (and selecting “Paper” in the drop down menu next to the Account you want to opt-out of online delivery). You may also contact the Bank using the information stated below. There is no fee if you elect to receive paper statements unless you have a Health Savings Account (HSA). Please contact a Banker or see our listing of Personal Service Fees for more information.

Such withdrawal will not affect the legal validity of the Required Information already provided.

### **Other Information Regarding E-Statements**

Your E-Statement for your current statement cycle will be available no later than three (3) business days after your cycle date. Your normal statement cut-off date will not change when you elect to receive E-Statements. E-Statements will be available for viewing by you for seven (7) years after the date it is posted in Online Banking as long as your Account and Online Banking service remain active during that time.

### **How to Contact Us**

If for any reason you need to contact Park Bank, you may do so through Online Banking or in writing, by phone or by email at:

#### **PARK BANK**

7540 W. Capitol Drive

Milwaukee, WI 53216

Phone: 414-466-8000

Email: [info@parkbankonline.com](mailto:info@parkbankonline.com)

*Please note that email is not secure. Please do not send us any confidential information via unsecure email.*