



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.

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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: The current versions of Microsoft Edge®, Apple Inc. Safari®, Mozilla Firefox®, Google Chrome®. Mobile operating systems we support are the current versions of Apple iOS® or Android®.

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The Effect of Your Consent

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If you choose not to consent to receiving electronic disclosures, you should not continue with the enrollment process for E-Statements.

