

Disclosures

eStatement Terms and Conditions

To sign up for eStatements you must be an owner of the Western Bank account(s) you have selected for eStatement delivery option. You must also read and accept the terms of the agreement below.

Computer Requirements

- Adobe Acrobat Reader version 7.0 or higher
- Internet browsing software: MS Internet Explorer 7.0 or higher, Firefox 3.5 or higher; or other acceptable browsers.

Terms of the Agreement

You understand that by authorizing this eStatement delivery option, you will no longer receive paper statements in the mail. Upon receipt of your consent, we will prepare an eStatement for your account(s) and provide a reminder on a monthly or quarterly basis, as applicable, of its availability. We will send this reminder to the email address you provide us.

You are responsible for notifying us of any change in your email address ten (10) days before the end of your normal statement cycle. [Email us](#) or call 651-290-8176 to notify us of an email address change. If your electronic email notification is returned as undeliverable, an attempt will be made to contact you. You understand that if you do not receive an email notification, it does not release you from the responsibility to review your eStatement promptly and notify the bank of any errors within 30 days of the statement date.

To access your eStatement, you must be a registered user of Western Bank's Online Banking. You will be required to login to online banking with your Login ID and password to view, download and/or print the eStatement. It is your responsibility to protect your online banking Login ID and password from unauthorized persons. You agree that it is your responsibility to ensure that the eStatement cannot be viewed by others.

By authorizing eStatement delivery option, you consent to receiving other electronic communication from us including:

- Legal and regulatory disclosures
- Account Notices (i.e. Overdraft Notice, Certificate of Deposit Renewal)
- Change in terms notices relating to your account(s)
- Annual privacy notice

We reserve the right to provide a paper copy of any communication.

If you wish to discontinue eStatement delivery option, you must log in to your online banking and change your statement delivery preference from eStatement to Paper Statement. NOTE: The credit back for eStatement delivery option will no longer apply. Please notify us at least ten (10) days before the end of your normal statement cycle. If, while using the eStatement delivery option, you need a paper copy of a statement or disclosure, please contact your local branch. A fee may apply.

All eStatements shall be in full compliance with applicable laws and regulations. The provisions in this agreement are part of (and in supplement to) Western Bank's Terms and Conditions and all applicable disclosures we have previously provided to you for Depository Accounts. You acknowledge that your consent to eStatements and communication is being provided in connection with a transaction affecting interstate commerce that is subject to the Electronic Signatures in Global and National Commerce Act (E-Sign Act).

We reserve the right to discontinue eStatements, or to terminate or change the terms and conditions on which we provide electronic communications. We will provide you with notice of any such termination or change as required by law.