

## ELECTRONIC STATEMENTS TERMS AND CONDITIONS

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BY CLICKING "I ACCEPT" BELOW, YOU CONSENT TO ALL TERMS AND CONDITIONS FOUND IN THIS AGREEMENT. By accepting this agreement you elect to receive your monthly statement electronically via First National Bank of Hartford's Online Banking service ("e-Statement") instead of by mail. E-Statements are processed on your regular statement processing day.

First National Bank of Hartford will send you an e-mail the business day after your account statement is processed notifying you that your statement is available for viewing.

You will be required to use your Online Banking Personal Security Code, Password and Multifactor Authentication information to gain access to Online Banking before you can view, print, or save e-Statement account information. This agreement is intended to supplement any other agreements you may have with the First National Bank of Hartford.

### YOUR CONSENT

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Your consent authorizes First National Bank of Hartford to electronically forward your periodic Checking and/or Savings statements and any other disclosures relating to your account(s).

### YOUR REQUIREMENTS

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The same terms apply to electronically delivered bank statements as for those delivered in paper form. The deposit agreements and disclosures that you have previously received from First National Bank of Hartford remain in effect. To access, print, or save your e-Statement you must:

1. Have a personal computer with Internet and E-mail Access.
2. Have an internet browser that supports 128-bit encryption. The following internet browsers will enable you to receive and use our service:
  - Apple Safari 7.0 or higher
  - Google Chrome
  - Microsoft Edge
  - Microsoft Internet Explorer 11.0
3. Mozilla Firefox Adobe Acrobat Reader Version 5.0 or higher. [Click here](#) for the most current version of Adobe Acrobat.
4. Be an Online Banking customer of First National Bank of Hartford.
5. Have a Checking or Savings account with First National Bank of Hartford.
6. Have a valid e-mail address.
7. Have access to a printer or storage such as a hard drive so that you can download and/or print statements and/or disclosures for your records.

### PRIVACY

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Our [privacy policy](#), provided to you at account opening, will apply to this service.

### SERVICE AVAILABILITY

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First National Bank of Hartford may change, suspend or eliminate all or any aspect of this delivery service upon notice to you.

### ENROLLMENT

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Personal Online Banking Customers (Primary Account Owners): Log on to Online Banking. You will be asked to enroll any accounts for which you are the primary owner. Check the box next to each account you no longer wish to receive paper statements for, check the box agreeing to the terms and conditions of this disclosure and select ACCEPT to complete the enrollment process.

EZ Business Banking Customers: You will be asked to enroll at the time of your account opening. If you would like to change your enrollment, please contact us at 262-670-3878.

## PROMPT REVIEW OF e-STATEMENTS

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Your e-Statement will be dated the day it is sent to you by e-mail (the "e-mail date"). You must promptly review your e-Statement and any accompanying items and notify us in writing at First National Bank of Hartford, P.O. Box 270106, Hartford, WI 53027, via telephone at (262)-670-3878, or in person at any of our branch locations (within the applicable time periods specified in your deposit agreement) of any error, unauthorized signature, lack of signature, alteration or other irregularity. Any applicable time periods within which you must notify us of any errors on your account statement(s) shall begin on the e-mail date regardless of when you receive and/or open the statement.

## NOTICE OF UNAUTHORIZED ACCESS

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If you believe your e-Statement is lost or that someone has obtained access to your e-Statement without your permission, write to us at First National Bank of Hartford, P.O. Box 270106, Hartford, WI 53027. You may also contact one of our Customer Service Representatives, in person at any branch location or by calling (262) 670-3878.

## AMENDMENT OR TERMINATION OF AGREEMENT

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This Agreement shall remain in full force and effect until it is terminated by either party upon thirty (30) days' prior written notice to the other party. Please send requests to First National Bank of Hartford, P.O. Box 270106, Hartford, WI 53027. You may also visit any of our branch locations and speak to one of our Customer Service Representatives for assistance. We also have the right to terminate this Agreement immediately, with or without cause, or if you fail to comply with the terms of this Agreement or any other agreement which you may have with us or any applicable rule or regulation which may govern your account(s), including the deposit agreement. If we terminate this Agreement for any of these reasons, such termination shall be effective on the effective date specified in a written notice mailed to you, and not on the date when the notice is mailed or received. We may amend or change this Agreement at any time after notice or authorization if required by law. If no notice or authorization is required by law, your continued acceptance of electronic disclosures or e-Statements after the effective date of such change will constitute your acceptance of and agreement with such amendment(s).

## E-MAIL ADDRESS

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We will send your periodic account statement notifications to you via e-mail to the last known e-mail address provided by you. You agree that your failure to provide us with a valid e-mail address is a lack of ordinary care on your part. **If your e-Statement is sent twice and returned undeliverable, you will be removed from the e-Statement service and charged a one-time fee of \$5.00.** Your e-mail address may be changed using Online Banking by any authorized party to your account or by notifying us in writing at First National Bank of Hartford, P.O. Box 270106, Hartford, WI 53027. **THE BANK SHALL HAVE NO OBLIGATION OR LIABILITY TO ANY OF THE PARTIES TO A MULTIPLE-PARTY ACCOUNT IF THE E-MAIL ADDRESS IS CHANGED USING THE PROCEDURES SET FORTH ABOVE.**

## YOUR RIGHT TO WITHDRAW CONSENT

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You have the right to withdraw your consent to receive your statements in electronic form at any time. If you elect to withdraw there is currently no cost to you and your participation in the program will be terminated. To withdraw your consent you must provide written notice by fax (262-673-4234) or mail withdrawal to: First National Bank of Hartford, Attn: Deposit Operations, P.O. Box 270106, Hartford, WI 53027. Withdrawal of your consent to receive electronic communications will be effective only after we have a reasonable period of time to process your withdrawal.