

## eStatement Terms & Conditions

In this agreement, the word “eStatements” is the branded word used to describe the following documents that are delivered electronically once these terms are accepted: membership account statements, mortgage statements, account notices, yearly tax forms, escrow analysis and any other documents offered including marketing pieces. By accepting these terms, you agree to receive and review your periodic account statements, mortgage statements, account notices, yearly tax forms, escrow analysis, and other documents through *WESTconsin* Online, Business Connect, or our Mobile App using our eStatements services from this point forward. Your eStatements may include a membership account statement also referred to as an eStatement that includes periodic account and transaction activity for your deposit and loan accounts. Your eStatements may also include account notices also referred to as eNotices for insufficient funds, certificate maturity notices, late loan notices, and other similar account notices. Yearly tax forms for dividends earned and mortgage interest paid are also included with eStatements. We may also electronically deliver account disclosures, newsletters, marketing inserts, Privacy Policies, along with other documents.

We will send you an email whenever you have an eStatement available for review. You must keep your email address updated by accessing My Settings through either *WESTconsin* Online, Business Connect or our Mobile App. The device in which you attempt to access your eStatements will need a PDF reader like Adobe Acrobat Reader software to read such eStatements. Adobe Acrobat Reader can be downloaded at no charge from the link provided in the eStatements FAQs on our website or through the mobile app stores. eStatements may be retained up to an 84-month period and eNotices may be retained up to 24 months. If the device you are using has sufficient memory and is connected to a printer, you also have the option to download or print the documents for your future reference. Should the hardware and software requirements to access your eStatements change, *WESTconsin* will notify you of these changes along with your option to withdraw consent for accessing eStatements.

You have the right to request and receive your eStatements in paper form. To request paper copies, please contact our Service Center at (800) 924-0022. Paper copy requests may result in the account being charged a fee. Charges are in accordance with our Service Charges and Fee Schedule, which can be requested by calling us at (800) 924-0022 or in person at any of our office locations. You may withdraw your consent to receive eStatements at any time. To do this, login to eStatements through either *WESTconsin* Online, Business Connect, or our Mobile App, access eStatements > Profile Settings > View Profile > edit > Paper > Submit. There are no penalties for choosing to withdraw your consent for eStatements, however, check your account agreement(s) to see if any other restrictions or fees may apply to the terms of the account.

We reserve the right to amend or change these Terms and Conditions. We will provide you with any notice or request for authorization as required by law or regulation. If no notice or request for authorization is required, your continued use of eStatement services will constitute your agreement to such changes.