



## **Electronic Statement Disclosure Agreement**

### **Electronic Delivery of Statements, Disclosures and Notices**

By accepting this Electronic Statement Disclosure Agreement, you consent and agree that we may provide to you, in electronic form, the consent to execute account documents, loan documents, account information, stop payment notices, and other transactions, in lieu of paper form.

### **Accounts, Disclosures, and Notices Included in This Consent**

Your consent to receive e-statements covers the periodic statements you are provided in conjunction with deposit accounts, loans accounts, and any other account you may have with Platinum Bank. This consent also covers disclosures that we are required to provide with your deposit and/or loan account statements. For deposit accounts this includes, but is not limited to, the Error Resolution Notice, required by Regulation E (Electronic Funds Transfer Act), and the periodic statement disclosures required by Regulation DD (Truth in Savings Act). For loans this includes, but is not limited to, the periodic statement disclosures and the Billing Rights Notice required by the Regulation Z.

We may also provide notice of any changes related to this service to you either by mail or electronically. If we choose to provide the notice to you by mail we may mail it separately or with other information to any address on our records for you. If we choose to provide notice electronically, you will need a valid email address enrolled for online banking to receive your E-Statement.

You will need a computer with internet access and Adobe® Acrobat® Reader® (*You may download Reader at <https://get.adobe.com/reader/>*) to open your E-Statements.

To retain a copy of your statements you will need a printer attached to your computer capable of printing web pages. To save your statements on your computer or to some other media such as USB Flash Drive, you may use the "Save" feature of your computer.

### **Accessing Your Statements, Disclosures, and Notices**

When your e-statement is ready you will receive an e-mail notifying you that the statement is ready for your viewing. To access your statement you must log-in to Platinum Bank Online Banking using your online Banking login and password, and click on the e-statements link. Select the account for which you wish to review the statement. Your statement as well as a link to important disclosures will be displayed above your e-statement.

### **Request for Paper Statements, Disclosures, or Notices**

If you would like to receive a paper copy of any of the documents included in this agreement, you may contact us at the e-mail address, phone number, or mailing address at the bottom of this consent.

## **Change of E-mail Address, Phone Number, Mailing Address, and Other Information**

You must notify us immediately of any change in your e-mail address, telephone number, or mailing address. Notification may be made by contacting us at the e-mail address, telephone number, or mailing address at the bottom of this consent. For your security, we will take appropriate steps to verify change requests received via telephone, mail, or an e-mail address different from the one previously provided by you.

## **Additional Terms and Conditions**

This agreement is in addition to the terms and conditions described in your account and/or loan agreement or any other documentation which relates to your account or loan. To the extent that this agreement is inconsistent with any of the terms and conditions contained in other account documents received, this agreement shall be in control relative to e-statements, disclosures, and notices.

You are not required to receive notices or disclosures or sign documents electronically and may request paper copies of documents or disclosures if you prefer to do so. You may withdraw your consent to receive electronic documents, notices or disclosures at any time. In order to withdraw consent you must notify the “sending party” that you wish to withdraw consent and to provide your future documents, notices, and disclosures in paper format. After withdrawing consent if at any point in the future you proceed forward and utilize the electronic signature system you are once again consenting to receive notices, disclosures, or documents electronically. You may withdraw consent to receive electronic notices and disclosures and optionally electronic signatures by following the procedures described below.

## **Adobe Acrobat Sign System Requirements**

<https://helpx.adobe.com/sign/system-requirements.html>

## **Contact Information:**

**Platinum Bank**  
**7667 Tenth Street North**  
**Oakdale, MN 55128**  
**651-332-5200**  
[clientsupport@platinumbankmn.com](mailto:clientsupport@platinumbankmn.com)