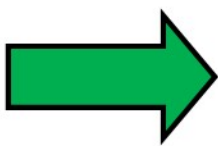




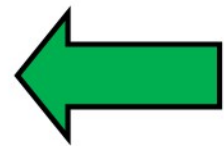
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Northern Interstate Bank Online Statement Disclosure & Consent

This Northern Interstate Bank Online Statement Disclosure (“Disclosure”) applies to each account you have with Northern Interstate Bank where electronic statements are available (“Accounts”). The words “we,” “us,” and “our” means Northern Interstate Bank and the words “you” and “your” means you, the individual(s) who is identified on the account as the owner on the Account(s). As used in this Disclosure, “Statement” means any periodic statement, billing notice, or other information related to your Account, including but not limited to information that we are required by law to provide to you in writing.

Scope of Statements to Be Provided in Electronic Form. You have elected to have statements provided to you electronically through our online banking system. You acknowledge receipt of this document and agree to the terms and conditions therein. By not contacting Northern Interstate Bank, you agree that we may provide you with any statement relating to any Account in electronic format, and that we may discontinue sending paper statements to you, unless and until you withdraw your consent as described below. Your consent to receive electronic statements and transactions includes, but is not limited to:

- Periodic disclosures or monthly billing statements for your Account.
- Notices or disclosures about a change in the terms of your Account or associated payment feature.
- Notice and disclosures that are required by regulation to be provided to you in writing.
- Privacy policies and notices

Method of Providing Statements to You in Electronic Form. All statements that we provide to you in electronic form will be to the extent permissible by law, by access to our website at <http://www.banknib.com> or within our Online Banking System (eZBanking).

How to Withdraw Consent. You may withdraw your consent to receive statements in electronic form for any of your Accounts by contacting us via secure message in online banking, by telephone at (906)563-9233 or by postal mail at P. O. Box 218, Norway, MI 49870. We may treat your provision of an invalid email address or the subsequent malfunction of a previously valid address or cancellation of participation in our online banking product as a withdrawal of your consent to receive electronic statements. Any withdrawal of your consent to receive electronic statements will be effective only after we have a reasonable period of time to process your withdrawal.

How to Update Your Records. It is your responsibility to provide us with true, accurate and complete e-mail address, contact, and other information related to this Disclosure and your Account(s), and to maintain and update promptly any changes in this information. You can

update such information (such as your e-mail address) at our website <http://www.banknib.com/> within our Online Banking System (eZBanking), or by telephone at (906)563-9233 or by postal mail at P. O. Box 218, Norway, MI 49870.

Hardware and Software Requirements. In order to access, view, and retain electronic statements that we make available to you, you must have:

- Internet Browser (Microsoft Edge® Internet Explorer®, Firefox® or Chrome®- latest vendor supported versions;)
- Operating system (Windows® or MAC OSX® – latest vendor supported versions);
- Adobe Acrobat® Reader – latest vendor supported version;
- Sufficient electronic storage capacity on your computer's hard drive or other data storage unit;
- An e-mail account with an Internet Service Provider and e-mail software;
- A printer and/or storage device if you wish to print or retain any electronic document.

Requesting Paper Copies. We will not send you a paper copy of any statement from us on accounts where you have elected to receive electronic statements, unless you request it or we otherwise deem it appropriate to do so. You can obtain a paper copy of an electronic statement by printing it yourself or by requesting that we mail you a paper copy, provided that such request is made no later than seven years after we first provided the electronic statement to you. To request a paper copy, contact us by telephone at (906)563-9233. We may charge you a reasonable service charge for the delivery of paper copies of any statements provided to you electronically pursuant to your authorization. We reserve the right, but assume no obligation, to provide a paper (instead of electronic) copy of any statement that you have authorized us to provide electronically.

Statement in Writing. All statements in either electronic or paper format from us to you will be considered "in writing." You should print or download for your records a copy of your Northern Interstate Bank Online Statements, this Disclosure, your initial authorization to receive Northern Interstate Bank Online Statements and any changes to that authorization.

Federal Law. You acknowledge and agree that your consent to electronic statements is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act, and that you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

Termination/Changes. We reserve the right, at our sole discretion, to discontinue the provision of your electronic statement, or to terminate or change the terms and conditions on which we provide electronic statements, including any applicable discount for receiving Northern Interstate Bank Online Statements. We will provide you with notice of any such termination or change as required by law.

Northern Interstate Bank Online Statement Consent

Electronic Address. You are responsible for, 1) providing Northern Interstate Bank with a valid email address, 2) notifying us of email address changes (at least 3 days before the statement(s) and/or disclosure(s) is scheduled to be delivered to you).

Customer Name	
Customer Address	
Phone Number	
Email Address	
Accounts	
SSN (Last 4)	

Please select ONE of the following options:

I use EZ Banking/Online Banking and would like to be enrolled in E-Statements.

Login ID: _____

I do not use EZ Banking/Online Banking. Enroll me in both EZ Banking & E-Statements.

Preferred Login ID: _____

I do not use or want to use EZ Banking/Online Banking (E-Statements Only).

Preferred Login ID: _____

By signing below, I confirm that I have read and understand the Northern Interstate Bank Online Statement Disclosure and want to receive my account statement(s) and periodic disclosure(s) electronically for all accounts currently being mailed to the address above. I also grant consent to Northern Interstate Bank to perform the enrollment processes selected above on my behalf and send my login credentials to me via the email address I provided above.

Customer Signature: _____

Date: _____

Customer Name (Print): _____

CSR Signature: _____

Date: _____

CSR Name (Print): _____