

ELECTRONIC STATEMENTS TERMS AND CONDITIONS

By signing below, you elect to receive your monthly statements or payment notices electronically via Forte Bank's Online Banking service ("e-Statement") instead of by mail. E-Statements are processed on your regular processing day.

Forte Bank will send you an e-mail the business day after your account statement or payment notice is processed notifying you that your e-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 information. This agreement is intended to supplement any other agreements you may have with Forte Bank.

YOUR CONSENT

Your consent authorizes Forte Bank to electronically forward your periodic Checking and/or Savings statements, your Loan Billing Statements, your Loan Payment Notices, and any other disclosures relating to your account(s).

YOUR REQUIREMENTS

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 Forte Bank 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.
4. Be an Online Banking customer of Forte Bank.
5. Have a Checking, Savings, or Loan account with Forte Bank.
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

Our privacy policy, provided to you at account opening, will apply to this service.

SERVICE AVAILABILITY

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

ENROLLMENT

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 or notices for, check the box agreeing to the terms and conditions of this disclosure and select ACCEPT to complete the enrollment process.

Business Online Banking Customers: You will be asked to enroll at the time of your account opening. You also have the option to enroll online via the link available in Business Online Banking. Input your email address and the accounts for which you would like to receive e-Statements. Check the radio button for "e-Statements." Review the Terms and Conditions, check the box agreeing to the Terms and Conditions of this disclosure, input the Confirmation code, and select ENROLL to complete the enrollment process. If you would like to change your enrollment, please contact us at 262-670-3878.

PROMPT REVIEW OF e-STATEMENTS

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 Forte Bank, 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

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 Forte Bank, 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

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 Forte Bank, 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

We will send your e-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 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 Forte Bank, 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

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: Forte Bank, 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.

REQUESTING PAPER COPIES

We will not send you paper copies of any statement on accounts where you have consented to receive e-Statements unless requested. You can print a paper copy of any e-Statement yourself; e-Statements will be available online for eighteen (18) months. If you need to request a paper copy, contact us by calling (262) 670-3878. **We will charge you a service charge of \$5.00 for the delivery of paper copies of any statements you have selected to receive electronically.**

Company

Address

Authorized Signature

City, State, Zip