



Member FDIC

Agreement for Electronic Transactions, Records, and Signatures (E-Sign Agreement)

This disclosure regarding electronic transactions, records, and signatures for First National Bank Minnesota applies to applications for loans submitted online.

The words “we,” “us,” and “our” means First National Bank Minnesota and the words “you” and “your” means you, the individual(s) who is identified as the person applying for a loan online. As used in this disclosure, “communication” means any periodic statement, authorization, agreement, disclosure, notice, or other information related to your loan application, including but not limited to information that we are required by law to provide to you in writing.

Scope of Agreement

By accepting this Agreement, you are providing your consent for us to provide you with any communications relating to this loan application in electronic format. Your consent to receive electronic communications and transactions includes, but is not limited to:

- Initial disclosures or agreements for your Account(s) of associated payment features.
- Periodic disclosures or monthly billing statements for your Account(s).
- Notices or disclosures about a change in the terms of your Account(s) or associated payment feature.
- Privacy policies and notices

Method of Providing Communications

All communications we provide to you in electronic form will be provided either (1) via our website when completing your online application, (2) via e-mail at the e-mail address you specify within your loan application, or (3) to the extent permissible by law, by access to a web site that will generally be designated in advance for such purpose. You should print or download for your records a copy of your loan application and any associated disclosures or documents. You do have the ability to request a paper copy of an electronic communication by contacting us by telephone at (507) 931-4000. We may charge you a reasonable service charge for the delivery of paper copies of any communication provided to you electronically pursuant to this authorization.

Withdrawing Consent

You may withdraw your consent to receive communications in electronic form for any of your accounts by contacting us via e-mail at loansupport@fnbmn.bank or by contacting us at (507) 931-4000. We may treat your provision of an invalid e-mail address or the subsequent malfunction of a previously valid address as a withdrawal of your consent to receive electronic communications. Any withdrawal of your consent to receive electronic communications will be effective only after we have a reasonable period of time to process your withdrawal.

Updating Information

It is your responsibility to provide us with accurate and complete information regarding 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 on our website by contacting us via e-mail at loansupport@fnbmn.bank or by contacting us at (507) 931-4000.

Termination or Changes of Electronic Communications

We reserve the right, in our sole discretion, to discontinue the provision of your electronic communications, or to terminate or change the terms and conditions on which we provide electronic communications. We will provide you with notice of any such termination or change as required by law.

Software and Hardware Required

To access, view, and retain electronic communications that we make available to you, you must:

- Use the most current version of Internet Explorer, Edge, Firefox, Chrome, Opera, or similar browser
- Have Adobe Acrobat Reader, or equivalent, installed to open PDF documents
- Have an e-mail account with an internet service provider and e-mail software to participate in our electronic communications programs

Federal Law

You acknowledge and agree that your consent to electronic communications 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 First National Bank MN both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.