

Spring Bank E-Sign Disclosure Consent

Welcome to Spring Bank's E-statements program. If you choose to enroll, you will access your statements and check images through Spring Bank's website and no longer receive paper statements by mail. E-statements are available for the following accounts: Personal Checking and Savings; Business Checking and Savings; and certain Loan accounts. You will receive an email alert when your E-statement is ready for viewing. To access your statement, log into Spring Bank's online banking site, click on the account number of the statement you would like to view, click on the Documents tab, and then click on the statement period end date. Only those accounts where you have enrolled in the E-statement program will have online statements available. All others will continue to be delivered through U.S. Mail. If you would like more information, please contact Spring Bank at (262) 754-5555 or visit our website at www.springbankwi.com for a copy of the disclosure.

This E-Sign disclosure consent ("Consent") allows us to provide you with electronic versions of notices and documents associated with products, services and accounts that you have or apply for, either now or in the future. By agreeing to this Consent, you consent to the use of electronic signatures and records in your relationship with us. We may still provide you with information on paper even though you have consented to receive it electronically.

Your Legal Rights

The Electronic Signatures and National Commerce Act ("E-SIGN") is a federal law passed in 2000. E-SIGN is the law that governs our E-Signature requirements and E-Statement services. E-SIGN and other laws and regulations require us to provide certain information in "writing," which means you have the right to receive that information in paper form. We may provide that information to you in electronic form if we obtain your prior consent to do so using this Consent. This Consent will also apply to any other person named on your account, product or service, subject to applicable law. You will still be able to request hard paper copy of any document you receive electronically by contacting us at 262.754.5555.

Definitions

"We", "us", and "our" mean Spring Bank, affiliates, successors and assigns.

"You" and "your" mean the person giving this consent, and also each additional account owner, authorized signer, authorized representative and anyone else with access to the account.

"Access Device" means any electronic device with internet connectivity you will use to access your account and view electronic documents. This includes, but is not limited to, a desktop or laptop computer, tablet, or a mobile device such as a smartphone.

Types of Communications You May Receive

In our discretion, the types of communications we may deliver to you electronically may include, but are not limited to:

- This Consent and any amendments to it;
- Legal and regulatory disclosures and communications associated with any of your accounts or other products or services you may have with us. For example, we may choose to send you a notice of change in terms with respect to one of our products or services electronically;
- Periodic account statements or billing notices relating to the maintenance or operation of an account, product or service;
- Notice or disclosure regarding an account, product or service fee, such as a late fee, an overdraft fee, insufficient funds fee or stop payment order fee;
- Privacy policies and notices; and
- General communications regarding your accounts, products or services.

We are prohibited by law from providing certain information to you in electronic format and will continue to provide that information to you in paper copy unless and until such time as we are permitted to provide it to you in electronic format.

Delivery Methods for Communications

We may electronically provide information to you via email, through our website portal, present it onscreen or for download through one of our online or mobile banking services, include it with other electronic communications we are delivering to you (e.g., with electronic account statements), or in any manner specified in other agreement we have with you. If we are not emailing or presenting the information to you directly, we will inform you where you can go to view that information.

System Requirements

To receive and retain electronic communications from us, you will need an Access Device with an operating system that supports the following:

- A connection to the internet;
- An up-to-date internet browser that is compatible with, and supported by your operating system (e.g., Internet Explorer, Firefox, Google Chrome, or Safari);
- A current version of a program that displays PDF files (such as Adobe Reader);
- A valid, active email address and;
- Access to a printer and/or storage device if you wish to print or retain any electronic documents.

If our hardware and software requirements change, and that change would create a material risk that you would not be able to access or retain electronic communications, we will give you notice of the change and instructions on how to update your Access Device in order to continue to receive communications electronically. Continuing to use our electronic services after receiving notice of updates to our system requirements signifies your acceptance of the change and reaffirmation of your consent.

Multiple Access Devices

Your agreement to this Consent on one Access Device constitutes your acceptance with respect to all of the Access Devices you use. For example, if you view and agree to this consent on your computer, the terms of this Consent will also apply to electronic documents accessed on your mobile devices.

Consent

By viewing and agreeing to this Consent on any Access Device, you are reasonably demonstrating your ability to access and view electronic documents in the format provided on that Access Device and all of your other Access Devices. It is your responsibility to ensure all Access Devices meet the System Requirements and that you are able to access and view electronic documents on your other Access Devices.

Maintaining Valid Contact Information

It is your responsibility to keep all of your contact information current so that we can send you electronic communications. You can update your email address and other information by editing your profile in Online Banking. You may also call us at 262.754.5555, write to us at 16620 W Bluemound Road Suite 100, Brookfield, WI 53005 or use the "contact" feature on our website, springbankwi.com to send us a secure message. You also have a right to obtain paper copies of your current and prior account statement(s) and required notices by contacting us by phone at 262-754-5555. Regarding copies of statements, we will charge copy fees identified in our current Service Fee Summary for Business Accounts and/or Service Fee Summary for Personal Accounts, which may be amended by us from time to time.

Withdrawal of Your Consent

You have the right to withdraw this consent any time. To withdraw your consent to receiving electronic communications, you may call us at 262.754.5555, write to us at 16620 W Bluemound Road Suite 100, Brookfield, WI 53005 or use the “contact” feature on our website, springbankwi.com to send us a secure message. If you withdraw your consent, you will no longer receive the electronic presentment of any documents. Your withdrawal of consent will become effective only after we have had a reasonable opportunity to act upon it.

Fees:

Please refer to Spring Bank’s current Service Fee Summary for Business Accounts and / or Service Fee Summary for Personal Accounts for any processing fees related to E-Sign including electronic statements / notices.