

Electronic Communication Disclosure and Consent

This Electronic Communication Disclosure and Consent (“Electronic Communication Consent”) asks for Your consent so that We can provide statements, notices, disclosures, communications and other information to You in electronic form rather than in paper form, subject to any election you have made to receive paper documents where that is an option. Certain laws and regulations require us to provide notices and disclosures to You in “writing,” which means You are entitled to receive this information on paper. However, with Your prior consent, We may instead provide this information to You electronically. We may also use electronic signatures and obtain them from You as part of our transactions with You.

Read and consider the following information before You decide whether You wish to give Your consent to receiving Electronic Records. To accept the terms, You must confirm Your agreement by checking the box and the “Accept” button below. (For Your consent to be effective, Your computer and browser will need to meet the hardware and software requirements discussed below in the question, “Are there any hardware or software requirements for me to access or retain the Electronic Records?”)

This statement contains important information that We are required by law to provide to You. You should keep a copy for Your records. For Your convenience, this Electronic Communication Consent is written in a question-and-answer format. If You have any questions about Electronic Records that are not answered, please contact us via any of the following methods:

Toll free: 800-908-2265

Email: contactus@bremer.com

In person: Visit a local Bremer branch

Definitions

The words “We,” “our” and “us” mean Bremer Bank National Association, and its affiliates, successors and assigns (“Bremer”).

“You” and “Your” means the person giving this Electronic Communication Consent, and also, each additional account owner, authorized signer, authorized representative, delegate, product owner and/or service user identified on any Bremer Product that You apply for, use or access. If there is more than one owner, then these words mean each account owner separately, and all account owners jointly.

“Access Device” means any electronic device You use to access Digital Services or view Electronic Records. This includes, but is not limited to, a traditional computer such as a desktop or laptop computer, or a mobile device such as a tablet computer or a smartphone.

“Bremer Product” means each and every account, product or service We offer that You apply for, own, use, administer or access, either now or in the future. Bremer Products include Digital Services.

“Digital Services” means each and every product and service We offer that You apply for, use, administer or access using the internet, a website, email, messaging service, and/or software or mobile applications, either now or in the future.

“Electronic Records” means the statements, notices, disclosures, communications and information that We may provide electronically.

“Selective Electronic Records” means any Electronic Record that is not legally required to be mailed and is available for electronic delivery. Examples may include account statements, tax documents or check images.

What records will you provide to me electronically?

As described in more detail below, some documents (such as the Digital Services Agreement) will be delivered to You electronically without any additional action on Your part; other documents (such as periodic account statements, notices and tax documents) will require You to separately enroll in electronic presentment. In either case, the terms and conditions of this Electronic Communication Consent apply. Your consent does not mean that We must provide documents electronically but instead that We may deliver some or all of those documents electronically. We may always, in our sole discretion, provide You with any document via paper, even if You've chosen to receive it electronically.

Automatic Enrollment

By agreeing to this Electronic Communication Consent, You will automatically be enrolled to receive certain documents electronically. Typically, these are agreements and disclosures related to Your use of Digital Services. Automatic Enrollment includes but is not limited to:

- The Electronic Communication Disclosure and Consent and any amendments.
- The Digital Services Agreement, other service or user agreements for access to Digital Services, and all amendments to any of these agreements.
- The Bremer Consumer Privacy Statement and Online Privacy Policy.
- All communications, disclosures, agreements and fee schedules related to Your Bremer Products, except those You select to receive in paper form through the Selective Enrollment process described below.
- Notices or disclosures about a change in the terms or amendment to Your Digital Services and/or other Bremer Products (e.g., a notice regarding changes to the Digital Services Agreement).

Selective Enrollment

By agreeing to this Electronic Communication Consent, You will have the opportunity to select other documents that You wish to receive electronically. Typically, these are account-specific documents that are sent on a periodic basis. These documents will be provided in paper form unless You specifically enroll in electronic presentment. You can select documents that You wish to receive electronically by accessing the document center within the digital banking application. Log into Bremer online banking at bremer.com or our mobile banking app and go to "More" > "Document Delivery" > "Delivery Settings" in the main menu.

Selective Enrollment includes but is not limited to:

- Periodic account statements.
- Tax statements (e.g., 1099-INT, 1098).
- Account specific notices (e.g., overdraft notices and stop payment confirmation letters).

Electronic Records are offered for eligible Bremer Products, allowing You to replace Your mailed (paper) documents with an electronic version that You can view, save to Your computer or print at Your convenience. Subject to applicable law, the Bremer online statements that We maintain in our internal records will be the controlling records on Your accounts. We are not responsible for any unauthorized electronic or other alteration of Electronic Records available through the Digital Services. We may always, in our sole discretion, provide You with any communication or document via paper, even if You have chosen to receive it electronically.

Do I have an option to receive these records in non-electronic form?

There are certain documents described in the "Automatic Enrollment" section above that You will automatically receive in electronic form. For those documents described in the "Selective Enrollment" section above, You have the option to request delivery by mail (paper). Additionally, if You do not confirm Your agreement to the Electronic Communication Consent by checking "I Agree," You will not be enrolled and will continue to receive all Your Selective Electronic Records in paper form.

Can I get a paper copy of the records if a special need arises?

Yes. If You are enrolled to receive Electronic Records, You may print off a copy of the record directly from Bremer's Digital Services.

If I agree to receive electronic communications, legal notices and disclosures now, and change my mind later, what can I do and what are the consequences?

You may terminate Your consent to receive Selective Electronic Records at any time. You can change Your delivery preference within the application by accessing the document center and changing Your selection to paper delivery. Some documents require additional processing time and likely will take effect upon the next processing cycle. For example, statements will be mailed with Your next statement cycle. Additional fees may apply based on Your document preferences.

Bremer's Digital Services require Automatic Enrollment and electronic consent for items such as account agreements and disclosures. You can withdraw Your consent by calling us at 800-908-2265 or by contacting Your banker. Your withdrawal of consent will become effective after We have had a reasonable opportunity to act on it.

Are there any hardware or software requirements for me to access or retain the Electronic Records?

Yes, there are. The format of the Electronic Records may vary based on Your Access Device. For example, documents are typically presented in a .pdf format on a traditional computer while documents accessed on a mobile device are typically presented natively within the application. By agreeing to this Electronic Communication Consent, You confirm that Your Access Device meets the minimum specifications and requirements necessary to view and retain Your Electronic Records.

To access Online Services and Electronic Records on a computer, You will need a secure internet connection and a secure email account. You will need an up-to-date web browser such as Microsoft Internet Explorer, Microsoft Edge, Firefox or Safari. See the Online Banking help section for detailed browser requirements. You will be accessing private information and are responsible for the manner in which You access our Digital Services. Therefore, We suggest utilizing a trusted connection, a secure device and an up-to-date browser. You are responsible for the security of Your computer and the method in which You access our Digital Services. You will need a printer if You want the ability to print copies of Electronic Records.

To access Online Services and Electronic Records on a mobile device, You will need a mobile device with a compatible operating system, such as Android or iOS, access to the internet or cellular services, and a secure email account. You will need a mobile browser that is compatible with and supported by Your operating system (e.g., Chrome or Safari). To access Online Services and Electronic Records through our mobile banking application, You will need to download the Bremer Mobile Banking application at Your respective app store.

Note: With Electronic Record delivery, paper copies of Your documents will no longer be produced. Instead, documents will be available online or through our mobile app as PDF documents or .csv exports. It is Your responsibility to determine the software or application used to access these file formats.

We will provide adequate notice if We change the minimum hardware or software requirements needed to access or retain Electronic Records, and the change creates a material risk that You will not be able to access or retain a subsequent record.

We will notify You by email, text message or banker outreach, and at that time You will be allowed to choose whether You still want to give us Your consent to receiving communications or information by Electronic Records. If not, You will be allowed to withdraw Your consent at that time, without any fee or charge by us.

How will the Electronic Records be provided to me?

In most cases, those documents that You are automatically enrolled in to receive electronically as described above will be presented to You electronically in a .pdf format when accessed from a traditional computer or natively within the mobile application. They may also be made available by posting to our website at bremer.com, by emailing to the email address You have provided, or through other electronic means.

Those documents eligible for Selective Enrollment as described above will in most cases be made available to You through the document center within the application or via another communication method You selected with Your enrollment. They may also be provided through other electronic means in accordance with this Electronic Communication Consent. We may notify You by email, text message or secure message that Your Electronic Records are available.

Are there other special requirements for Bremer Electronic Communications?

You must be enrolled in Bremer Digital Services and provide us with Your current email address, and keep it current with us at all times. Otherwise, You may not receive electronic notification in a timely manner. If You download or print any confidential materials, be sure that You transmit and store them in a secure environment, just as You would paper-based financial records.

You may update Your email address online or by contacting Bremer Bank.

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Email: contactus@bremer.com

In person: Visit a local Bremer branch

Does my consent on my mobile device apply to online banking accessed through my computer?

Yes. Your agreement to the Electronic Communication Consent is at the user level and will apply for that user on any device that accesses the account. For example, if You view and agree to the Electronic Communication Consent on a mobile device, the terms will apply to Online Services and Electronic Records accessed on a traditional computer (or vice versa).

Additionally, by viewing and accepting this Electronic Communication Consent on any Access Device, You are reasonably demonstrating Your ability to access Online Services and view Electronic Records in the format that the services are provided on that Access Device and all subsequent Access Devices. If You change Access Devices (or use multiple Access Devices), it is Your responsibility to ensure that the new Access Device meets the applicable system requirements and that You are still able to access Online Services and view Electronic Records on the subsequent Access Device. Your continued use of Online Services on other Access Devices is Your reaffirmation of this Electronic Communication Consent.

Please contact Bremer Bank at 800-908-2265 if You have difficulties accessing Digital Services or viewing Electronic Records on Your selected Access Device.

Agreement

By selecting the "I Agree" button, You are agreeing to the terms and conditions of this Electronic Communication Disclosure and Consent.

You are confirming that You meet the system requirements described above, that You have demonstrated Your ability to access, receive, transmit and view electronic documents on Your Access Device, and that You have an active and valid email address. You are also consenting to be immediately enrolled in the electronic presentment of the documents described in the "Automatic Enrollment" section above and You agree that this agreement will apply to any future selections pursuant to the "Selective Enrollment" section.