



COM Compliance and Internal Controls

26.0 Electronic Statement Disclosure

Rev: 1/22/2025

This disclosure contains important information about our Electronic Statement product, also referred to as E-Statements. You should keep a copy of this disclosure for your records. By submitting your request for E-statements you are agreeing to receive periodic deposit account statements in an electronic format rather than a paper format.

26.1 E-Statement Delivery

Our Online Banking customers already experience the convenience of viewing periodic account statements online. Additional convenience and security can be achieved by enrolling in our E-Statement product. When you enroll for E-Statements, you can eliminate the delivery of paper statements. There is no charge to receive E-Statements.

Once you have enrolled your account(s) to receive E-Statements, your periodic statements will only be accessible through our Online Banking Service. However, you may contact your local branch to obtain a paper copy of your statement at any time. Fees may apply.

26.2 Email Reminders

If you enroll for E-Statements, an email alert will be sent to the email address you provided, when your statement becomes available for viewing online. You can change the email address for the statement alert at any time by accessing the Profile menu. The email alert will instruct you to log in to your Online Banking to view your statement for each account under the Documents tab.

26.3 Statement Availability

E-Statements are securely available online for 24 months. E-statements may be downloaded or printed for permanent retention.

If you need help printing your statement, please contact your local branch.

Cameron: 715-458-2513 Grantsburg: 715-463-3456 Siren: 715-349-7499

26.4 Enrolling for E-Statements

You may enroll for E-Statements at any time by accessing the Electronic Statement page under the Profile menu of Online Banking. You can choose to receive E-Statements for all of your online accounts or just one.



26.5 Right to Receive Paper Statement

You have the right and option to receive paper statements at any time. To cancel your E-Statements and begin receiving paper statements, please refer to the procedures below for canceling E-Statements.

26.6 Canceling E-Statements

You may opt-out of E-Statements at any time by contacting your local branch. If you opt-out of E-Statements we will resume delivery of your paper statements by U.S. Mail. Fees may apply.

26.7 Hardware and Software requirements

- Internet Access
- Adobe Reader or a similar program with ability to display PDF files
- A computer and internet browser that supports 128-bit encryption
- An email address
- Access to a printer or storage such as a hard drive to print and/or download and save disclosures

We may revise hardware and software requirements. If there is a material chance that it may impact your ability to access E-Statements, we will notify you of these changes in advance to provide you an opportunity to change your method of receiving statements (e.g. change to paper format vs. an electronic format) without the imposition of any fees.

26.8 Email Address Changes

It is your sole responsibility to provide us with your correct contact information, including your email address. You should notify us of any changes to your personal contact information or you can update your personal information through the Profile menu in the Online Banking service.

26.9 Acceptance of E-Disclosure

By selecting and submitting your accounts to receive E-Statements, you agree to accept periodic deposit account statements in an electronic format. You also agree that you have the necessary hardware and software for accessing and viewing E-Statements and you agree to notify us if you change your email address or if you no longer want to receive statements electronically.

Status History