COM Compliance and Internal Controls

26.0 Electronic Statement Disclosure

Rev: 1/28/2026

This disclosure contains important information about our Electronic Statement product, also referred to as E-Statements. By enrolling in E-Statements, you affirmatively consent to receive your account statements electronically rather than by paper. This consent applies only to the accounts you select for E-Statements and remains in effect until you withdraw your consent. It is recommended that you keep a copy of this disclosure for your records.

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 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. Disclaimer: You are responsible for reviewing your statements promptly after they become available. Failure to receive an email an email notification does not relieve you of the responsibility to review your account statements.

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.

Please note, email notifications are provided as a courtesy to you. Delivery cannot be guaranteed due to spam filters, internet service provider issues, or other circumstances beyond Community Bank's control.

26.3 Statement Availability

E-Statements will remain available through online banking for at least 24 months. Customers are encouraged to download or print statements they wish to retain beyond the online availability period.

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 to receive paper statements at any time. Your consent may be withdrawn for receiving E-Statements without affecting your account relationship. Upon withdrawal of consent, future statements will be mailed in paper form. Applicable fees may apply in accordance with the Bank's fee schedule. 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. Withdrawal of consent becomes effective within a reasonable processing period after your request is received. 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

-A current web browser supporting industry-standard encryption

-A device capable of viewing PDF documents

-Valid email address

-Access to a printer or storage device if you wish to retain copies

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 agree to promptly notify the bank of any changes to your email address or other contact information to ensure continued delivery of electronic notifications. To update this information, you can contact your local branch or update your personal information through the Profile menu in the online banking service.

26.9 Acceptance of E-Disclosure

By consenting to enroll in E-Statements, you:

-Consent to receive period account statements electronically

-Confirm you have access to the hardware and software requirements necessary to receive and retain electronic records

-Acknowledge that you have reviewed this Electronic Statement Disclosure

-Agree to notify the bank if your email address changes

-Understand you may withdraw your consent at any time

Status History