

Electronic Document Disclosure Agreement

Revised as of 12.08.2020

The following information represents the “Agreement and Disclosure Statement” between you and MidWestOne Bank. You have the right to not consent to this agreement and receive required documents in paper or non-electronic form. Please read this entire document prior to using this service and retain a copy for your records.

This agreement is made between you and MidWestOne Bank for electronic delivery of any of the documents (agreements, disclosures, statements, notices etc.) associated with your MidWestOne Bank account(s) accessible, either currently or in the future, through MidWestOne Online Banking (whether accessed through a personal computer or a mobile device, sometimes referred to as “Mobile Banking” or “Mobile Banking App”, as applicable, our web site (www.MidWestOne.bank) or other electronic means. Going forward, any new types of documents for your deposit or loan accounts may also be electronically delivered. As used in this document, the words, "we", "our", and "us" mean MidWestOne Bank and assigns the words "you" and "your" to mean each account owner(s).

You agree to abide by the terms and conditions of this agreement and acknowledge your receipt and understanding of the disclosures contained in this agreement. This agreement is in addition to other agreements between you and us, including the applicable deposit account disclosure agreement(s) and terms and conditions, and any loan agreements with us. If there is a conflict between the terms and conditions of this agreement and the terms and conditions of any other agreements between you and us, this agreement will control.

Once you enroll in the MidWestOne Bank eStatement and eNotice services, you will no longer receive your paper statement(s) and some of your paper notice(s). Additionally, by agreeing to receive electronic deposit account statements, you will no longer have cancelled checks mailed back to you. We will document and archive all statements, cancelled checks, and notices, to ensure future availability within our retention schedule whether produced electronically or in print. You authorize us to electronically deliver your periodic bank statements and notices, including, but not limited to any other disclosures that we might send to you with your statements or notices, such as Truth in Savings disclosures or other required disclosures relating to your account(s). Types documents you may receive:

- Electronic Document Disclosure Agreement and any updates;
- Online Banking Terms and Conditions, other service or user agreements for access to our website or other electronic services including any updates; disclosures, agreements, notices and other information related to opening or initiating an account, product or service, including but not limited to account agreements, fee schedules or other disclosures or notices that may be required by the Truth in Savings Act, Electronic Fund Transfer Act, Truth in Lending Act, the Equal Credit Opportunity Act, the Fair Credit Reporting Act, the Gramm Leach Bliley Act, the Real Estate Settlement Procedures Act or other applicable federal or state laws and regulations;
- Periodic, annual, monthly or other statements, disclosures and notices relating to the maintenance or operation of an account, product or service including, but not limited to account information, account activity, account inactivity, payments made or due, or other statements, disclosures or notices that may be required by the Truth in Savings Act, Electronic Fund Transfer Act, Truth in Lending Act, the Equal Credit Opportunity Act, the Fair Credit Reporting Act, the Gramm Leach Bliley Act, the Real Estate Settlement Procedures Act or other applicable federal or state laws and regulations;
- Any notice or disclosure regarding an account, product or service fee, such as a late fee, an overdraft fee, an overlimit fee, a fee for a draft, check or electronic debit returned for any reason, such as insufficient funds fee or a fee as a result of a stop payment order;
- Any notice of the addition of new terms and conditions or the deletion or amendment of existing terms and conditions applicable to accounts, products or services you obtain from us;
- Our Privacy Notice and other privacy statements or notices (by posting such notices on our website);
- Certain tax statements or notices that we are legally required to provide to you, such as the annual IRS interest statements; and
- Certain information or forms that we request from you and ask you to submit electronically, such as signature cards, W-9s, or other agreements.

Requirements

To use this service you will need a personal computer or mobile device with Internet and e-mail access and an Internet browser. Please see our Browser and Operating System Requirements at <https://www.midwestone.bank/supportinfo> for a current list of browsers and operating systems compatible with MidWestOne Bank’s Online Banking website and Mobile Banking App. You will need Adobe Acrobat Reader view your statement. To download a free copy, please go to <http://www.adobe.com>.

Notification

You will need to be an Online Banking customer of MidWestOne Bank to receive electronic account statements and notices. We will promptly notify you by e-mail each time your statement(s) and notice(s) are available. You have a duty to exercise reasonable promptness in examining your documents to determine whether any activity was not authorized.

Unauthorized Transactions

If you believe that an unauthorized transaction has been or may be conducted from your account(s) without your permission, send us a secure message by visiting our Contact webpage at <https://www.midwestone.bank/contact>, call our Service Center at: **1-800-247-4418** or write us at: MidWestOne Bank, P O Box 1700, Iowa City, Iowa 52244.

Accessing Your Documents

The e-mail notification you receive each time your statement(s) and notice(s) are available will contain instructions regarding to how to retrieve these documents through online banking.

Email Address Changes

You must maintain a current e-mail address with MidWestOne Bank to receive electronic account statements and notices. If your e-mail address changes, please notify us promptly either by updating your e-mail address in the Profile section of Personal Online Banking, sending us a secure message by visiting our Contact webpage, or in person at any MidWestOne Bank office. Do not send personal information such as account numbers or social security numbers from your personal email to us, instead please send us a secure message by visiting our Contact webpage.

Withdrawal of Consent:

You have the right to withdraw your consent to receive electronic delivery of documents at any time. You can withdraw your consent by contacting us at the Service Center at **1-800-247-4418**, mail a signed request to us at P O Box 1700, Iowa City, Iowa 52244, send us a secure message by visiting our Contact webpage, or deliver a signed request in person at any MidWestOne Bank office. By declining or withdrawing your consent to receive electronic delivery of documents, eStatements and secure eNotices, we will provide these documents to you in paper form, **please note that a for deposit account periodic statements, a paper statement fee will apply for certain checking and savings accounts.**

Material Changes

If we make material changes to the procedures for accessing electronic documents you can withdraw your consent to receive electronic account statement by contacting us at the Service Center at **1-800-247-4418**, mail a signed request to us at P O Box 1700, Iowa City, Iowa 52244, send us a secure message by visiting our Contact webpage, or deliver a signed request in person at any MidWestOne Bank office.

Paper Copies (standard fees apply)

If you want to request a paper copy of your statement, notice, or any other disclosure that we provide electronically, please contact the Service Center at **1-800-247-4418** or send us a secure message by visiting our Contact webpage.

Best ways to contact us:

- Service Center: **1-800-247-4418**
- Contact webpage: <https://www.midwestone.bank/contact> to leave a secure message
- Mail: MidWestOne Bank, P O Box 1700, Iowa City, Iowa 52244
- In Person: Any MidWestOne Bank location

Please print or save a copy of this agreement for your records.