

Federal E-SIGN Act Disclosure and Consent

Please read these disclosures carefully and keep a copy for your records. The following disclosures are required by the federal Electronic Signatures in Global and National Commerce Act ("E-SIGN"). They are necessary to open your account electronically. You can record your consent to the E-SIGN disclosures by placing a checkmark in the box on the webpage. By checking the box on the website you consent to the electronic delivery of the disclosures, agreements, change notices, terms and conditions and any other documents. You also agree that we do not need to provide you with additional paper (non-electronic) copies of the disclosures, agreements, change notices, terms and conditions and any other documents, unless specifically requested. After you consent to the disclosures, you may request paper copies by calling us at 612-379-8811 or mailing us at: Northeast Bank, 77 Broadway St NE, Minneapolis, MN 55413.

Electronic Delivery of Disclosures and Notices:

In order to use the Online Account Opening Product and to access, receive and retain the disclosures, agreements, change notices, terms and conditions and any other documents, you must provide, at your own expense, an Internet-connected device that is compatible with this financial institution's Online Account Opening product deployed at the time of access. Your device must meet the minimum requirements outlined below. You also confirm that your device will meet these specifications and requirements and will permit you to access and retain the disclosures, agreements, change notices, terms and conditions and any other documents electronically each time you access and use the Online Account Opening product.

Please click on the HTML links to review the disclosures prior to continuing with your application. In order to retain, you may print or save the PDF(s) to your device. If you are working on a public computer, you should not engage in online account opening.

If you do not want to receive the disclosures, agreements, change notices, terms and conditions and any other documents electronically, you should exit this area of our website. If you do not consent to receiving these documents electronically, you will not be able to open the deposit account via our website.

System Requirements to Access Information:

To receive an electronic copy of the disclosures, agreements, change notices, terms and conditions and any other documents you must have the following equipment and software:

- A personal computer or other device which is capable of accessing the Internet. Your access to this page verifies that your system/device meets these requirements.
- An Internet web browser which is capable of supporting 128-bit SSL encrypted communications and your system or device must have 128-bit SSL encryption software. Your access to this page verifies that your browser and encryption software/device meets these requirements.
- A current version of Adobe Acrobat Reader (available at: <http://get.adobe.com/reader/>) or another software which permits you to receive and access Portable Document Format or "PDF" files. Your access to this page verifies that your system has the necessary software to permit you to receive and access PDF files.

Withdrawal of Electronic Acceptance of Disclosures and Notices:

You may withdraw your consent to receive documents in electronic form for any of your Accounts by contacting us using **the secure email link** on the "Contact Us" form on our website www.northeastbank-mn.com or by **U.S. Mail** at Northeast Bank, 77 Broadway St NE, Minneapolis, MN 55413. We may treat your provision of an invalid email address or the subsequent malfunction of a previously valid address or cancellation of participation in our online banking product as a withdrawal of your consent to receive electronic documents or statements. Any withdrawal of your consent to receive electronic documents or statements will be effective only after we have a reasonable period of time to process your withdrawal.

How to Update Your Records:

It is your responsibility to provide us with true, accurate and complete email address, contact, and other information related to this Disclosure and your Account(s), and to maintain and update promptly any changes in this information. You can update such information (such as your email address) via our **secure email system** which is available from a link on the Contact Us form on our website www.northeastbank-mn.com or directly at: <https://web1.zixmail.net/s/login?b=northeastbank> or by **U.S. Mail** at Northeast Bank, 77 Broadway St NE, Minneapolis, MN 55413.