

Electronic Disclosure and Consent

Validation Code: ghts

Enrollment in Online Statements will enroll all eligible accounts in online document delivery. If you do not want a specific account enrolled, please notify us by phone, chat, or in person.

This Electronic Disclosure and Consent contains important information about how Nodaway Valley Bank (“we”) will deliver disclosures, account statements and applicable account notices (“documents”) electronically as required by applicable law. Save or print a copy of this consent for your records.

Receiving Electronic Documents. Electronic document delivery will replace paper document delivery. We will send you a courtesy email (“email notification”) notifying you when a new document is available for viewing. Any document sent to you electronically will be treated as if it were sent by U.S. Mail, postage prepaid, and will be considered received within 3 calendar days of the date sent by Nodaway Valley Bank, even if you do not receive the email or access Nodaway Valley Bank’s website during that time.

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Withdrawal of Consent to Electronic Documents. The decision to receive documents electronically is yours; you may withdraw your consent at any time by contacting Nodaway Valley Bank. Upon withdrawal of consent, your documents will revert to paper document delivery. Withdrawal of your consent will not affect the legal validity and enforceability of any document previously sent electronically.

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Obtaining and Retaining Copies of Electronic Documents. You may obtain and retain electronic or paper copies of your electronic documents with any of the following methods. Save a copy of the document to your PC or external storage device; Print a copy of the document from your PC; Request Nodaway Valley Bank provide a paper copy to you (a printout fee* will apply).

Notification of Changes. If your contact information changes, you agree to provide this new information to Nodaway Valley Bank. You may update your email address by logging into your online banking and selecting User Options. You may also contact Nodaway Valley Bank to update your contact information. We agree to provide a notice to you in the event of any changes regarding hardware and software requirements necessary to receive documents electronically.

Contact Information. Contact Nodaway Valley Bank for questions, to withdraw consent, or update contact information. Toll-free Phone: 1-877-217-4682 Email or Chat: nvb.com/contact Visit a Branch: nvb.com/locations

*The current cost for these services may be found at nvb.com/fees.

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