

2625 NW ARTERIAL, DUBUQUE, IA 52002

ELECTRONIC CONSENT AGREEMENT

In this Electronic Consent Agreement, "you" and "your" refer to the person seeking to open one or more accounts electronically. "We", "us", and "our" refer to Premier Bank.

This Electronic Consent Agreement documents your consent to conduct transactions electronically and to electronically receive disclosures, notices, and communications relative to the account or accounts you are applying to open with us electronically. The Electronic Consent Agreement also describes your rights relative to conducting transactions electronically and to electronically receiving disclosures, notices, and communications as well as the consequences of withdrawing your consent. We recommend you print or otherwise retain a copy of this Electronic Consent Agreement and all disclosures, notices, and communications related to the account or accounts you are opening with us.

Once you consent, you will be able to apply to open accounts electronically. If you do not consent, you will not be able to apply electronically. However, regardless of whether you consent, you will still be entitled to apply to open other accounts through other methods that we permit, such as in person.

You understand, prior to consenting, that:

- (1) Your consent applies only to disclosures and notices regarding your deposit accounts, excluding your periodic account statements;
- (2) Unless you consent, you have the right to receive all required communications and disclosures in paper or non-electronic form;
- (3) If you want to receive a paper copy of a communication or disclosure in addition to the electronic copy, you can contact customer service at (563) 588-1000;
- (4) You can withdraw your consent at any time without consequence by contacting customer service at (563) 588-1000; and
- (5) By consenting to conduct transactions and receive communications and disclosures electronically you agree to provide us with the information we need to communicate with you electronically and update us as to any changes in such information by contacting customer service at (563) 588-1000. The information we need is your current email address and phone number.

We reserve the right to provide any communication in paper form, rather than electronically. Except as otherwise provided by law or in other agreements, you can give us all notices regarding your deposit accounts electronically by email, digital banking message or contact us by portion of our website. However, we reserve the right to have any notices confirmed in writing upon our request.

Hardware and Software Requirements

The minimum hardware and software system requirements to receive and keep the electronic communications and disclosures are the same as for our online or mobile banking services.

Duration

This agreement and consent shall remain in effect only until this account (or accounts) has been opened and all communications relating to the same have concluded.

Contact Information

(563) 588-1000

Premier Bank

2625 NW Arterial, Dubuque, IA 52002

info@premierbanking.com

website: www.premierbanking.bank

Consent

By clicking "I accept the eSign Disclosure" you consent and agree to the terms and conditions in this Electronic Consent Agreement.

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