

# Consent for Electronic Disclosures of Periodic Statements

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In this Consent Form, "we", "us", and "our" mean Independent Bank. The words "you" and "your" mean the person(s) accessing "e-statements", which are an electronic format of the periodic paper statements you normally receive but are located on our Web site through Online Banking.

### ***Your Consent***

In order for you to stop receiving your periodic paper statements and to enroll and receive e-statements, we must have your consent to provide you with the periodic statements in electronic format on our Web site through Online Banking (i.e. e-statements). If you do not consent to receiving the electronic format of these periodic statements on our Web site through Online Banking, you will not be able to proceed with your enrollment for the e-statements service. With your consent, you are agreeing to receive e-statements in lieu of your periodic paper statements for any personal checking, savings, or money market account with us.

For joint accountholders, any consent or withdrawal of consent to receive e-statements by any one of you will be effective for all of you. With this Consent Form you are also consenting to receive in electronic format at our Web site through Online Banking in the e-statements any communication normally provided in the periodic statements, including contract change in terms, Customer Information Privacy Notice and other notices that may be required by law.

### ***Periodic Statements***

You may enroll to receive an e-statement in lieu of your paper periodic statement if the account is a personal checking, savings, or money market account with us and you consent to receive e-statements for that account. A few Independent Bank product lines will only cycle annually, such as a Passbook or Holiday Saver if turned on for e-statements.

### ***Combined Statements***

If you have "combined" accounts, then you have chosen to receive the transaction detail for that statement period for those accounts on one periodic statement. If you want to receive e-statements for any account that appears in a periodic statement you must agree to receive the e-statement not only for the account you have chosen but also for all accounts that are combined and appear in the periodic statement. If the primary account in the combined statement is closed, all related statements will be removed from online banking. If you do not consent to this, then you cannot receive e-statements for any of the combined accounts in the periodic statement, unless you choose to contact us to request that an account(s) be "uncombined" (i.e. removed from the periodic statement and will receive a separate periodic statement for each of the uncombined accounts). Also, withdrawing your consent for the e-statements service for any account that appears in a periodic statement will also withdraw your consent and remove all of the combined accounts that appear in the periodic statement from the e-statements service. See Withdrawal of Consent below for instructions on how to withdraw your consent and terminate the e-statements service.

If in the future you combine additional accounts to the periodic statement, then this consent to receive e-statements acts as the consent to receive e-statements for those subsequently combined accounts as well. See Withdrawal of Consent below for instructions on how to withdraw your consent and terminate the e-statements service. Again, remember withdrawing your consent for the e-statements service for any account that appears in a periodic statement will also withdraw your consent and remove all of the combined accounts that appear in the periodic statement from the e-statements service.

If you receive e-statements for the combined accounts in the periodic statement and later remove or "uncombine" an account(s) from appearing in the periodic statement (i.e. remove the account from the periodic statement and receive a separate periodic statement for the uncombined account), this consent to receive e-statements is also your consent to receive e-statements for the accounts being uncombined from the periodic statement. See Withdrawal of Consent below for instructions on how to withdraw your consent and terminate the e-statements service.

### ***How to Get Your e-statements***

You will be notified by email that your e-statement is available to view. It is your responsibility to review each statement provided through Online Banking.



**Independent Bank**  
*Soaring above the rest*

Customer Services Department  
P.O. Box 279, Belding, MI 48809  
Monday - Friday, 616.794.2690

# Consent for Electronic Disclosures of Periodic Statements

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### ***Paper Copies of e-statements***

If you consent to the delivery of e-statements, we will no longer provide you with periodic paper statements. You may obtain paper copies of your e-statements by printing them yourself from our Web site, by sending a secure email, or by contacting Customer Service. We may charge you a reasonable service charge for the delivery of paper copies of any communication provided to you electronically pursuant to this authorization. We reserve the right, but assume no obligation, to provide a paper (instead of electronic) copy of any communication that you have authorized us to provide electronically.

### ***Communication in Writing***

All communications in either electronic or paper format from us to you will be considered in writing. You should print or download for your records, a copy of your e-statements, this disclosure, your initial authorization to receive e-statements, any changes to that authorization, and any other communication that is important to you.

### ***Federal Law***

You acknowledge and agree that your consent to electronic communications is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act, and that you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

### ***Termination/Changes***

We reserve the right at our sole discretion to discontinue the provision of your electronic communications or to terminate or change the terms and conditions on which we provide electronic communications, including any applicable discount for receiving e-statements. We will provide you with notice of any such termination or change as required by law.

### ***Withdrawal of Consent***

You may withdraw your consent at any time by sending us a secure e-mail message through our Online Banking system or by calling Customer Service. If you terminate your Online Banking service, then you have effectively withdrawn your consent to receive e-statements. At our option, we may treat your provision of an invalid e-mail address or the subsequent malfunction of a previously valid e-mail address as a withdrawal of your consent to receive e-statements. If you withdraw your consent, we will begin sending you your paper periodic statements. Any withdrawal of your consent to receive electronic communications will be effective only after we have a reasonable period of time to process your withdrawal.

### ***Information Needed to Contact You***

It is your responsibility to provide us with your most current e-mail address, contact, and other information related to this disclosure and to your account(s), and to maintain and update promptly any changes in this information. You can update information (such as your e-mail address) at our Web site through Online Banking or you can call Customer Service.

### ***Starting Up Electronic Statements Again After Your Withdrawal of Consent***

If you want to receive e-statements again after you have withdrawn your consent for e-statements, you must complete the consent process again and reconfirm your ability to access e-statements.

### ***Hardware and Software Requirements***

Electronic disclosures will be presented via the Internet. Since you are already accessing this Consent Form via the Internet, it is likely that you are already using all the hardware and software you need to access the disclosures electronically. In order to view these disclosures, you will need a hardware device that can access the Internet via modem or other form of connection, such as a personal computer (PC), a personal digital assistant (PDA), or other similar Internet device. Your hardware device must run on an appropriate operating system. You must contract with an Internet service provider (ISP) in order to be able to connect to the Internet. You must use any hardware or software required by your ISP. Additionally, Internet browser software is required to access these disclosures from a personal computer. Adobe® Acrobat Reader is required to view some disclosures from a personal computer. You will need a printer or a long-term storage device, such as your computer's disk drive, to retain these disclosures for future reference. If you are unable to view your e-statement, please send a secured e-mail through Online Banking or contact Customer Service.



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