



Electronic Communication Disclosures / Terms & Conditions

BREMER ELECTRONIC COMMUNICATION REQUEST AND DISCLOSURE

This service is provided by Bremer Bank, National Association (Bremer, we and us) to clients using Bremer Online Banking.

This Electronic Communication Disclosures Terms and Conditions statement asks for your consent so that we can provide statements, notices, communications and other information to you in electronic rather than in paper form. Your consent to receive electronic communications includes, but is not limited to:

- All legal and regulatory disclosures and communications associated with the product or service available through Online Banking for your account.
- Notices or disclosures about a change in the terms of your account.
- Privacy policies and notices.
- Account statements.
- Other policies and notices that affect your account.

We will sometimes use the words “electronic records” as a short way to refer to the statements, notices, communications and information that we may provide electronically. Read and consider the following information before you decide whether or not you wish to give your consent to receiving electronic records. Then, if you decide to consent, you can click the “I Agree” button at the bottom of this statement. (For your consent to be effective, your computer and browser will need to meet the hardware and software requirements discussed below in the question, “Are there any hardware or software requirements for me to access or retain the electronic records?”)

This statement contains important information that we are required by law to provide to you. You should keep a copy for your records. For your convenience, this statement is written in a Question and Answer format. If you have any questions about electronic records that are not answered, feel free to communicate with us using any of the following:

Toll Free: 800-908-BANK (2265)
Email: contactus@bremer.com
Phone Bank
Bremer Service Center
8555 Eagle Point Boulevard
Lake Elmo, MN 55042

What records will you provide to me electronically?

If you consent, you will receive electronic records that relate to Bremer Online Banking Services (Services). Electronic records are offered for eligible deposit accounts, loans and lines of credit, allowing you to replace your mailed (paper) statement with an electronic version that you can view, save to your computer or print at your convenience. Subject to applicable law, the Bremer online statements that we maintain in our internal records will be the controlling records on this account. We are not responsible for any unauthorized electronic or other alteration of statements or other records available through the Services. Any legal notices and disclosures that normally accompany your mailed statement will be delivered to you electronically. After enrolling in electronic communications, you will no longer receive a mailed (paper) statement. Bremer online statements will replace your mailed statement in its entirety.

Do I have an option to receive these records in non-electronic form?

Yes. If you select Cancel at the end of these Terms and Conditions, you will not be enrolled and will continue to receive your statements and legal notices by mail in paper form.

Can I get a paper copy of the records if a special need arises?

Yes. You may print off a copy of the statement directly from Bremer Online Banking. You may also contact Phone Bank at 1-800-908-BANK (2265). Additional fees may be charged based on the requested information.

If I agree to receive electronic communications, legal notices and disclosures now, and change my mind later, what can I do and what are the consequences?

You can change your mind, and withdraw your consent, at any time. You can withdraw your consent by calling us at 1-800-908-BANK (2265) or by logging into Bremer Online Banking and using the Change Statement Delivery Method section in the Customer Service area. Simply select the desired delivery method for each applicable account or loan, check the box in section 2 and click Submit to complete your request. You will not be charged a fee for doing so. When you turn off online statements, you will automatically begin receiving mailed (paper) statements and legal notices with your next statement cycle. You will have access to your online statements for 90 days after you choose to withdraw your consent. Additional fees may apply.

Are there any hardware or software requirements for me to access or retain the electronic records?

Yes, there are. You will need a computer with a working internet connection and e-mail capability. You will need an up to date web-browser such as Microsoft Internet Explorer, Microsoft Edge, Firefox or Safari. See the Online Banking Help section for detailed browser requirements. Your browser will need to have 128-bit encryption capabilities. You are responsible for configuring your system to accommodate these requirements. All of your daily transactions, payments, and funds transfers will appear on Bremer Online Banking and on your online statement(s). Finally, you will need a printer if you want to print copies of electronic records.

Note: With "Online" delivery, paper copies of your documents will no longer be produced. Instead documents will be available online as PDF documents. We recommend that you download Adobe Reader, a free software program used to view PDF documents.

If we change the minimum hardware or software requirements needed to access or retain electronic records, and the change creates a material risk that you will not be able to access or retain a subsequent record, then before the change takes effect we will let you know about the change and let you know what the new requirements are.

We will notify you by e-mail, and at that time you will be allowed to choose whether you still want to give us your consent to receiving communications or information by electronic records. If not, you will be allowed to withdraw your consent at that time, without any fee or charge by us.

How will the electronic records be provided to me?

We will notify you by email that your current month's statement is available the day after the end of the statement period.

Are there other special requirements for Bremer Electronic Communications?

You must be enrolled in Bremer Online Banking and provide us with your current e-mail address, keeping it current with us at all times. Otherwise, you may not receive electronic notification in a timely manner. If you download or print any confidential materials, be sure that you store them in a secure environment, just as you would paper-based financial records.

For more details about your account, see the Personal Account Agreement. To obtain Annual Percentage Yield disclosures, see the Consumer Deposit Account Rate Sheet. For additional fee information, see the Personal Fee Schedule. For more information, contact your banker, call 800-908-BANK (2265), or visit Bremer.com.