



**For a Better Way of Life.®**

P.O. Box 2847 • Fargo, ND 58108-2847

### **Gate City Bank – Electronic Communications Disclosure and Consent**

As part of your relationship with us, we want to ensure you have the information you need to effectively manage your accounts. Our goal is to provide you with as many options as possible for receiving your account documents. We are required by law to give you certain information “in writing” – which means you are entitled to receive it on paper. However, with your prior consent, we may instead provide this information to you electronically. We also need your general consent to use electronic records and signatures throughout our relationship with you. Gate City Bank can provide these communications in electronic form for your account(s). So, before you use any of our Electronic Services (as defined below), you must review and consent to the terms outlined below. To receive ongoing electronic communications, you must also enroll in online banking.

If you do not consent, you will not be able to receive electronic communications, and you will not be able to open an account online. Instead, you may open an account by either stopping into a Gate City Bank location or by calling Gate City Bank. In such cases, you will receive only paper communications.

If you do not consent, we may be unable to complete certain transactional steps or deliver certain services to you as quickly because we will need to mail you documents and receive back paper signatures.

In this Electronic Communications Consent:

- "We," "us," and "our" means Gate City Bank.
- “You” and “your” means the person giving this Electronic Communications Consent, and also each additional account owner, authorized signer, authorized representative, delegate, product owner and/or service user identified on any Gate City Bank Products that you apply for, use or access.
- “Communications” means each disclosure, notice, agreement, fee schedule, periodic statement, record, document, and other information we provide to you, or that you sign, submit, or agree to at our request.
- “Electronic Service” means each and every product and service we offer that you apply for, use, administer or access using the Internet, a website, email, messaging services (including text messaging), and/or software applications (including applications for mobile or hand-held devices), either now or in the future.
- “Gate City Product” means each and every account, product, or service we offer that you apply for, own, use, administer or access, either now or in the future. Gate City Products include Electronic Services.
- The words “include” and “including,” when used at the beginning of a list of one or more items, indicates that the list contains examples; the list is not exclusive or exhaustive, the items in the list are only illustrations, and the items are not the only possible items that could appear in the list.

### **Election to use Electronic Communications, and Signatures**

In our sole discretion, the communications we provide to you, or that you sign or agree to at our request, may be in electronic form (“Electronic Records”). We may also use electronic signatures and obtain them from you as part of our transactions with you.



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Electronic Records may be delivered to you in a variety of ways. In some cases, you will be able to choose whether to receive certain communications electronically, or on paper, or both. We will provide you with instructions on how to make those choices when they are available.

We may always, in our sole discretion, provide you with any communication via paper, even if you have chosen to receive it electronically.

Sometimes the law, or our agreement with you, requires you to give us a written notice. You must still provide these notices to us on paper, unless we specifically tell you in another communication how you may deliver that notice to us electronically.

There are certain communications that by law we are not permitted to deliver to you electronically, even with your consent. So long as required by law, we will continue to deliver those communications to you in writing. However, if the law changes in the future and permits any of those communications to be delivered as Electronic Records, this Electronic Communications Consent will automatically cover those communications as well.

We will continue to provide your tax statements on paper unless you separately elect to receive them electronically (if available).

By consenting to receive communications electronically, you agree to provide us with the information (such as current email address) necessary to communicate with you electronically. You are required to update us with any changes to this information by contacting us through the method outlined below. To ensure that you receive ongoing electronic communications without interruption, you should notify Gate City Bank with any change at least ten (10) days prior to the end of your normal statement cycle.

#### **Obtaining Paper Copies**

After consenting to receive electronic communications, if you wish to obtain a paper copy of the communications, you can do so free of charge by contacting us through any method outlined below.

#### **Withdrawing Your Consent to Receive Electronic Communications, Consequences of Withdrawing Consent.**

You may withdraw your consent to receive electronic communications at any time.

If you are receiving online account statement, the termination will cause paper statements to be mailed to you via the U.S. Postal Service or other courier. After withdrawing consent if at any point in the future you proceed forward and utilize the electronic signature system you are once again consenting to receive communications electronically. You may withdraw consent to receive electronic communications and optionally electronic signatures by following the procedures described below.

To withdraw you consent:

- If you are enrolled in online banking, submit the E-Consent Opt Out Form
- If you are not enrolled in online banking, you must contact us at [onlinebanking@gatecity.bank](mailto:onlinebanking@gatecity.bank).

Your withdrawal of consent will become effective after we have had a reasonable opportunity to act upon it.

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

To receive Electronic Records, you must have access to:



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- a Current Version of an Internet Browser (see Supported Browsers below)
- a connection to the Internet,
- a Current Version of a program that accurately reads and displays PDF files (such as Adobe® Acrobat® Reader),
- a computer and an operating system capable of supporting all the above. You will also need a printer if you wish to print out and retain records on paper, and electronic storage if you wish to retain records in electronic form, and
- an active email address

By “Current Version,” we mean a version of the software that is currently being supported by its publisher. The following link includes more information on the browsers we currently support: [Supported Browsers](#).

In some cases, you may also need a specific brand or type of device that can support a particular software application, including an application intended for particular mobile or handheld devices.

We reserve the right to discontinue support of a Current Version of software if, in our sole opinion, it suffers from a security flaw or other flaw that makes it unsuitable for use with Electronic Services.

#### **Communications in Languages Other Than English**

Please note, our Communications are produced in English. If you are not fluent in English, you should consider obtaining the services of an interpreter or taking other steps to ensure you understand the transaction before entering into it and to have any future English Communications explained to you.

#### **Contacting Gate City Bank**

You may contact us to update your contact information or to obtain paper copies in the following methods:

- *Email:* Send an email to [onlinebanking@gatecity.bank](mailto:onlinebanking@gatecity.bank).
- *Telephone:* Call us at 800-423-3344.

To fulfill your request, we will need you to provide your full name and the email address associated with your Gate City Bank account, along with the specific actions you want us to take (update contact information, provide paper copies).

#### **Consent**

**By providing your consent, you are also confirming that you have the hardware and software described above, that you are able to receive and review Electronic Records, and that you have an active email account. You are also confirming that you are authorized to, and do, consent on behalf of all the other account owners, authorized signers, authorized representatives, delegates, product owners and/or service users identified with your Gate City Bank Products.**

After you have electronically accessed and read this notice, please confirm your agreement to receive electronic communications by clicking the 'I agree' button at the bottom of this document. Your agreement will verify that you can access our electronic communications and that you can save or print them as you so require.