

Disclosure and Consent to the Use of Electronic Signatures

Please read this Disclosure and Consent to the Use of Electronic Signatures (“Disclosure”) carefully. In this Disclosure, “we”, “us”, and “our” are used to refer to American State Bank and Trust Company of Williston. Additionally, “you” and “your” is used to refer to the signer(s) of the document(s).

When we wish to send you document(s) for electronic signature(s), we will send a notice to the electronic mail (e-mail) address that you provide for the receipt of the document(s). You are not required to sign documents electronically. If you prefer not to do so, you may request to receive paper copies and withdraw your consent at any time as described below. You agree to provide us with the information needed to communicate with you electronically (such as a current e-mail address) and update us as to any changes in your contact information by calling us at 701-774-4100.

This notice will direct you to the site where you will be able to access the document(s). This site is not a storage facility, and we recommend that you download and maintain physical or electronic copies of the document(s). We reserve the right, in our sole discretion, to send you any of the document(s) in paper form instead of, or in addition to, electronic form. If you would like to obtain a paper copy of an electronic record, you may do so by contacting the bank at 701-774-4100. You will not be charged an additional fee for this request.

In order to complete this transaction for your account(s) electronically, we need your consent to use electronic signatures. Please check the box stating “I have review the Consumer Disclosure and agree to do business electronically with American State Bank & Trust.” If you do not consent to the use of electronic signatures, you will be unable to proceed electronically, however you may proceed with the transaction with actual paper records and physical written agreement. You have the right to withdraw your consent at any time by contacting the bank at 701-774-4100. Additionally, you may decline during the signing process by clicking Cancel after signing or clicking Decline before signing. You will not be charged fees as a result of the withdrawal of your consent. A copy of the consent is available at <https://www.asbt.bank/assets/files/vpDkqvQ6>. You also have the option to print this disclosure at the time of consent.

All transaction documents required by law to be provided in paper format for your account(s) shall be provided to you in a paper format.

Your consent is only for electronic signatures of document(s) you are receiving and signing today. Your consent does not apply to other transactions that you may wish to enter that are facilitated by us.

You must meet hardware and software requirements to sign documents electronically. A list of these requirements is available at <https://helpx.adobe.com/sign/system-requirements.html>.