

Bank of Luxembourg
Electronic Delivery of Bank Documents Consent and Agreement

Welcome to Bank of Luxembourg's Electronic Delivery Service. Our goal is to provide you with an easy and convenient way to receive your periodic bank documents. The words "we", "us" and "our" means Bank of Luxembourg and the words "you" and "your" means you. The individual(s) who is identified as the owner is the account holder on the account(s). As used in this disclosure, "communication" means any periodic statement, tax document, authorization, agreement, disclosure, notice, or other information related to your account, including but not limited to information that we are required by law to provide to you in writing.

Scope of Communications to be Provided in Electronic Form

When you select "Accept" with respect to an account, you agree that we may provide you with all communications relating to that account in electronic format, and that we will discontinue sending paper documents and communications to you (you may temporarily continue to receive paper documents), until you withdraw your consent as described below. Delivery preferences can be changed by any account owner or authorized representative, and the new delivery preference will apply to all owners or authorized representatives of that account. Your consent to receive electronic communications and transactions includes, but is not limited to:

- Periodic account statements
- Eligible loan notices
- Eligible deposit notices
- Annual tax documents
- Privacy policies and notices
- Initial disclosures or agreements for your account or associated payment features
- Notices or disclosures about a change in the terms of your account or associated payment feature

To request a paper copy of any electronic document, please contact us at 920-845-2345 and a Customer Care Specialist will assist you. In the event you request a paper copy of your electronic documents, please refer to the Schedule of Fees disclosure for any fee that may apply. You will continue to receive electronic documents unless there is nothing to report or until the account is closed, unless you withdraw your consent of electronic delivery of bank documents and communications, by calling 920-845-2345 and a Customer Care Specialist will assist you.

Method of Providing Communications to You in Electronic Form

All communications that we provide to you in electronic form will be provided either (1) via email at the email address you specified when you enroll for electronic documents, (2) by access to a website that we will designate in an email notice we send to you at the time the information is available, or (3) to the extent permissible by law, by access to a website that we will designate in advance for such purpose. You will be required to maintain a valid email address to ensure timely electronic notifications. To verify your email address is correct, log into your online

banking profile and from the home page click on the Control Settings tab and select User Information.

Required Hardware/Software

To create and receive electronic documents, you must have access to:

- A Current Version (defined below) of an Internet browser we support;
- A connection to the Internet;
- A Current Version of a program that accurately reads and displays PDF files;
- A Current Version of an email management program; and
- A device (e.g., a computer, tablet, laptop, etc.) and an operating system capable of supporting all of the above.

You will also need a printer if you wish to print out and retain electronic documents on paper, and electronic storage if you wish to retain documents in an electronic form.

By "Current Version," we mean a version of the software that is stable and is currently supported by its publisher. From time to time, we may offer services or features that require your internet browser be configured in a particular way, such as permitting the use of JavaScript or cookies. If we detect that your internet browser is not properly configured, we may provide you with a notice and advice on how to update your configuration. 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.

If the hardware or software requirements change and that change would create a material risk that you would not be able to access or retain electronic documents, the changes will be described in an updated version of this consent which will be made available to you when you next access the delivery system. You may then elect to consent to the revised requirements specified before receiving, viewing and/or executing any other electronic documents. If you choose to withdraw your consent upon notification of the change, you will be able to do so without penalty and paper copies of such documents will be provided to you.

By accepting below, you are acknowledging receipt of the terms and conditions. If you do not consent, you will continue to receive paper documents.