ELECTRONIC CONSENT AGREEMENT

In this Electronic Consent Agreement, "you" and "your" refer to the person seeking to open one or more accounts electronically. "We", "us", and "our" refer to Vault.Bank.

This Electronic Consent Agreement documents your consent to conduct transactions electronically and to electronically receive disclosures, notices, and communications relative to the account or accounts you are applying to open with us electronically. The Electronic Consent Agreement also describes your rights relative to conducting transactions electronically and to electronically receiving disclosures, notices, and communications as well as the consequences of withdrawing your consent. We recommend you print or otherwise retain a copy of this Electronic Consent Agreement and all disclosures, notices, and communications related to the account or accounts you are opening with us.

Once you consent, you will be able to apply to open accounts electronically. If you do not consent, you will not be able to apply electronically.

You understand, prior to consenting, that:

(1) Your consent applies to conducting transactions electronically and to electronically receiving all communication from us (such as change notices, disclosures, periodic statements, privacy policies, and more);
(2) If you do not consent you cannot open accounts with us;
(3) If you want to receive a paper copy of a communication or disclosure in addition to the electronic copy, you can obtain one by contacting your digital relationship banker;
(4) You can withdraw your consent at any time by contacting your digital relationship banker, but withdrawing your consent will result in the closing of your account(s); and
(5) By consenting to conduct transactions and receive communications and disclosures electronically you agree to provide us with the information we need to communicate with you electronically and update us as to any changes in such information by phone, email, mobile app, or web app. The information we need is phone number and email address.

We reserve the right to provide any communication in a paper or nonelectronic form. Except as otherwise provided by law or in other agreements, you can give us all notices regarding your deposit accounts electronically by phone, email, mobile app, or web app. However, we reserve the right to have any notices confirmed in a paper or nonelectronic form upon our request.

Hardware and Software Requirements

The minimum hardware and software system requirements to conduct transactions electronically or to electronically receive and keep disclosures, notices, and communications are the same as for our online or mobile banking services:

A computing device such as a desktop, laptop, tablet, mobile phone, or similar computing device.

A connection to the internet with a modem or other method of access (e.g. public access).

A contract with an Internet Service Provider (ISP) in order to connect to the internet.

Internet browser software such as Google, Chrome, Mozilla Firefix, or Apple Safari to access these Disclosures.

If our minimum hardware or software requirements change, we will notify you by a paper or other nonelectronic method or by one of the agreed upon electronic methods described above.

Duration

This agreement and consent shall remain in effect during your account relationship with us.

Online or Mobile Banking

We require you to have an online or mobile banking relationship with us to facilitate the electronic communications described above.

Contact Information

(866) 806-1414
Vault.Bank
806 E Exchange St, PO Box 108, Brodhead, WI 53520
support@vault.bank

Consent

By clicking "I Agree" you consent and agree to the terms and conditions in this Electronic Consent Agreement.

VAULT. BANK

Bank of Brodhead d/b/a Vault.Bank