ELECTRONIC DELIVERY OF STATEMENTS AND DISCLOSURES: NOTICE AND CONSENT

To consent to the electronic delivery of statements and disclosures, please review the following, provide the requested information, then click "I Accept".

By clicking "I Accept" at the bottom of the eStatement Enrollment page, you consent to the electronic delivery of your periodic statements, disclosures, and all legal notices (including any change in terms).

If you consent to the electronic delivery of statements and disclosures, you may receive one statement and/or disclosure in the mail after today’s date, and then you will no longer receive a paper copy delivered by mail. We will send a reminder to the email address we have on file when your online statement becomes available.

Description of Notice and Consent
To receive electronic statements and disclosures for your accounts at The First National Bank in Sioux Falls ("we," "our," "us"), you must consent to this electronic delivery. By consenting, you agree that we may, but are not obligated to, provide electronically the account statements and any other communications regarding the identified accounts. This consent applies to the account statements for the identified accounts and any future disclosures with respect to such accounts.

Hardware and Software Requirements
To receive and retain account statements and other disclosures electronically, you must have an Internet connection and you must be enrolled in bankOnline. You will need to use Windows XP or above, Mac OS®, Microsoft Internet Explorer 7 or above, Firefox 3.5 or above, Safari 4.0 or above, or equivalent software, and hardware capable of running this software. The latest version of Adobe Acrobat Reader® is required to view statements and disclosures. If you are unable to view the statements and disclosures due to an incorrect version of Adobe Acrobat, a newer version of Adobe Acrobat Reader can be acquired at www.adobe.com/acrobat. You will also need a printer capable of printing text screens or a hard drive capable of storing data.

Paper Copies of Statements and Disclosures
If you consent to the electronic delivery of statements and disclosures, you may also receive a paper copy by contacting us as indicated in the “Notice” section below. There is no fee for a paper copy. If you do not consent to the electronic delivery of statements and disclosures, we will continue to provide you with a paper copy of all statements and disclosures, and we may charge a service charge of $3.00 per month for each account for which we provide you with paper copies of statements and disclosures. Refer to your account disclosures for additional information on service charges.

Email Address
If you need to update your email address, you must complete the Email section under the Options tab on this website. After clicking on Edit in the Email section, you will need to complete the Change Email Address section and click on Submit. This will update the email address for the accounts for which you are the primary account holder (the first name listed on the account). You may update the email address on accounts for which you are not the primary account holder by calling us at (605) 335-5200 or 800-339-1160, or emailing us at ebanking@fnbsf.com.

Notice
You may contact us in writing at The First National Bank in Sioux Falls, PO Box 5186, Sioux Falls, SD 57117-5186, by calling us at (605) 335-5200 or 800-339-1160, or emailing us at ebanking@fnbsf.com.
Withdrawning Consent to Electronic Delivery
You may withdraw your consent to the electronic delivery of statements and disclosures for any account by completing the Withdrawal of Consent form under the Services tab on this website. You must provide the account number of each account for which you wish to withdraw your consent. After withdrawal of your consent, account statements and other disclosures with respect to the account will be provided in paper form, and a service charge of $3.00 per month may be imposed for each account for which we provide you with paper copies of statements and disclosures. It will take us approximately fifteen (15) days to process a Withdrawal of Consent, and during this period you will continue to receive account statements and other disclosures electronically. If you withdraw your consent, the legal validity and enforceability of prior electronic statements and disclosures will not be affected.

Accounts Covered by Consent
Please verify and select the appropriate account information and the account number(s) or account nickname(s) and confirm the email address of each account for which you wish to receive account statements and other disclosures electronically.

Note: If you receive a combined statement and disclosure for your accounts, once you select the lead account, you must also agree not to receive paper statements for all of the other accounts appearing on the combined statement. You will receive a single email reminder for the entire statement, and all of the information you currently receive will be available online.

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