

**TIMBR ELECTRONIC DISCLOSURE CONSENT AGREEMENT**

TIMBR, a division of Bridgewater Bank, a Minnesota banking corporation, is a trade name used by Bridgewater Bank in providing specific deposit products. TIMBR has partnered with Plinqit, Inc., a Delaware corporation doing business as Plinqit (“Plinqit”), to offer the High Yield Savings (“HYS”) services. Plinqit is the owner of the associated mobile applications (each, the “Application”) and/or website (the “Website”) or web-based platforms (referred to herein collectively with any Application as our “Services”). Electronic Disclosure Consent Agreement (“E-Sign Consent”) applies to all communications for the HYS Account (“Account”) and services that are offered and accessible (either currently or in the future), online or through web platforms or digital applications.

You should read this entire document carefully before consenting to the E-Sign Consent as part of the online account application process. By accessing this document, you are demonstrating your ability to access electronic communications in this format prior to consenting to this E-Sign Consent.

1. Definitions.

- The terms “we”, “us”, and “our” refer to TIMBR, a division of Bridgewater Bank, a Minnesota banking corporation.
- The terms “you” and “your” refer to the user of the HYS Account and Services, whether single or plural, who: (1) is an individual that is the owner of an HYS Account (2) is an individual authorized by an HYS Account owner or a party-in-interest to view account information or effect transactions in an HYS Account.
- The term “Communications” means any and all Communications from us to you, including, but not limited to, any agreements, including any amendments; disclosures; notices; responses, including approval or denial decisions; transaction information; privacy policies; and any and all other information related to our products and services, including any information that is required by law to provide to you in writing.
- The term “E-Sign Act” means the federal Electronic Signatures in Global and National Commerce Act.

2. Scope of Communications to Be Provided in Electronic Form. When you apply for an HYS Account online or through a web platform or mobile application, you agree that we will provide you with Communications in electronic format. Your consent to receive electronic Communications and transactions includes, but is not limited to, the following:

- All legal and regulatory disclosures and Communications associated with the services are available online or through the Services;
- All other documentation relevant to the HYS Account, including agreements, amendments, terms and conditions, and other such information;
- All periodic account statements and tax documentation;
- Notices or disclosures about a change in any of the documents associated with your HYS Account;
- Privacy policies, notices, approval or denial decisions, responses to your requests and such other communications we may include from time to time; and
- Other disclosures and notices we are legally required to provide to you, or choose to provide you at our discretion.

3. Method of Providing Communications in Electronic Form. All Communications provided to you in electronic form will be either (1) via email to your email address on record for your HYS Account, or (2) by access to the HYS Account Services.

4. How to Withdraw Consent and Consequences of Withdrawing Consent. You may withdraw your agreement to receive Communications regarding your HYS Account in electronic form at any time. Please be aware, however, that if you withdraw this E-Sign Consent to receive Communications regarding your HYS Account electronically, we will close your account and electronically return the balance (if any).

Withdrawal of your agreement will become effective after we have had a reasonable opportunity to act upon it. To withdraw, you must contact us at [support@timbrfinancial.com](mailto:support@timbrfinancial.com).

5. E-Mail Address Must Remain Current. You must keep your e-mail address associated with your account current with the Services to ensure that we can send you Communications electronically. You must promptly notify us of any change in your e-mail address associated with your HYS Account by updating your account profile on the Services. If Communications are returned or “bounced back” to us, we may deem such return as a notice of withdrawal of your consent to receive Communications electronically and may close your HYS Account in accordance with Section 5 above.

6. Hardware and Software Requirements. In order to access, view, and retain electronic Communications that the Services makes available to you, you must have the following:

- A valid email address;
- A computer or other mobile device (such as a tablet or smartphone) that operates on a supported platform such as Windows or iOS and is capable of supporting the following requirements (your “Device”);
- A connection to the Internet;
- A Current Version (defined below) of a program that accurately reads and displays PDF files, such as Adobe Acrobat Reader; and
- A printer to print out and save Communications in paper form or electronic storage to retain Communications in an electronic form.

“Current Version” for this purpose means a version of the software that its publisher is currently supporting.

Additional hardware or software requirements may apply. Your access to this page verifies that you have access to the necessary hardware and software outlined above.

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 Communications, we will give you notice of the revised hardware or software requirements. Continuing to use the Services after receiving notice of the change is reaffirmation of your consent.

7. Communications in Writing and Requesting Paper Copies. All Communications in either electronic or paper format from us to you will be considered “in writing”. You should print or download for your records a copy this E-Sign Consent, and any other Communication that is important to you. Paper copies may be requested by contacting us at [support@timbrfinancial.com](mailto:support@timbrfinancial.com), subject to any applicable fees and record retention requirements. We reserve the right, but assume no obligation, to provide a paper (instead of electronic) copy of any Communication regardless of your authorization for electronic delivery.
8. Federal Law. You acknowledge and agree that you are providing your consent to receive electronic communications in connection with a transaction affecting interstate commerce that is subject to the E-Sign Act. Both you and TIMBR intend that the E-Sign Act apply to the fullest extent possible to validate the Services’ ability to conduct business with you by electronic means.

9. Termination/Changes. We reserve the right, in our sole discretion, to stop providing electronic Communications, or to terminate or change the terms and conditions on which we provide electronic Communications. We will provide you with notice of any such termination or change as required by law.
  
10. Consent. By marking the checkbox indicating “I have read and agree to the E-Sign Consent,” you agree to have electronic Communications provided to you as described in this E-Sign Consent. You agree that your computer or mobile device satisfies the hardware and software requirements specified in this E-Sign Consent, that you have provided us with a current e-mail address, and you were able to view, download and print this E-Sign Consent.