



Electronic Consent

Please read this Electronic Consent Disclosure (“E-Consent”) thoroughly. It contains important information about your legal rights.

By accepting the Electronic Consent Disclosure, you are agreeing to be legally bound by them and covers all your accounts, products, and services with Milli Bank. Milli Bank is a division of First National Bank of Omaha (FNBO) (collectively, “we”, “us”, and “our”). Taking any action to accept this Agreement is equivalent to your legally binding signature and shall have the same legal effect as if you had made your handwritten signature on a paper copy of the Agreement. We are relying upon your agreement in making available this mobile application (the “Milli App”) and the products and services that you have the hardware and software needed to access to this information ([Refer to Operating System Requirements](#)). The words “I”, “you”, and “your” mean each account holder, product owner and/or service user identified on an account, product, or service. Your consent will also apply to any other person named on your account, product, or service, subject to applicable law.

You should exit now if you disagree with any of the Terms & Conditions.

(1) You are consenting to receive your Terms & Conditions (“Your Documents”) documents in electronic format only, such as posting the information on the website or Milli App. Your Documents (collectively, “Communications”) may include, but are not limited to:

- The Deposit Terms and Conditions, Cardholder Agreement, A Guide to Your Milli Account (“[Terms & Conditions](#)”);
- The [Disclosures](#);
- The [Privacy Policy](#); and
- Your account statements, notices of change in terms relating to the Terms & Conditions, the Disclosures, and the Privacy Policy, Administrative Fee and other account notifications (, and any other disclosures required now or in the future by a regulation which applies to the products and services covered by this E-Consent.

Your Documents also includes your “Milli Tax Documents” which include any and all federal, state, local and other tax-related documents that Milli Bank may provide you at any time in the future (including, but not limited to, IRS forms 1099, 1098 and 5498). This includes all accounts of any kind that you have with Milli Bank.

(2) Milli Bank is available only via mobile application (the “Milli App”). Since all our accounts, products, or services are provided via the Milli app and use electronic means to deliver some of this information, you must consent to this E-Consent to use these services. If you do not consent to receiving Your Documents electronically, you should not complete an application and you should not use our application. Subject to applicable law, you may withdraw your consent to receiving Your Documents electronically, you should call [1-800-733-4015](tel:1-800-733-4015) (See section 7 below for the special rules about withdrawing consent on your Milli Tax Documents) or contact our support team through the chat feature in the Milli app or email us at support@milli.bank. If you do so, your account may be closed and you will be unable to access our services electronically. Withdrawal of your previously given consent will not affect transactions which occur before we receive notice from you and have reasonable opportunity to act.

(3) Milli tax documents may be required to be printed or downloaded (to print or download Milli Tax documents you must have a printer connected to your device or sufficient hard-drive or other storage space to store these documents) and attached to a federal, state or local tax return. By consenting to this E-Consent you are confirming that you have successfully accessed, received, and retained a copy of the E-Consent and Your Documents.

(4) We recommend that you print or download a copy of this E-Consent and Your Documents and all other communications to retain for your permanent records. If you need a paper copy of this E-Consent or Your Documents from us please write to us at Milli Bank, 1620 Dodge Street Stop 3221, Omaha, NE 68197- 3221 and tell us which documents you need copies of, provided we receive your request within 12 months after the date the E-Consent, Your Documents, or any communication was first made available to you electronically.

(5) If you fail to update or change an incorrect or invalid e-mail address or other contact information, you understand and agree that any Communications shall nevertheless be deemed to have been provided to you if they were made available to you in electronic form on our website, e-mailed to the e-mail address we have on file for you, or deliver through other electronic means.

(6) Your Milli tax documents will be available in the Milli mobile application. To obtain a paper copy of any Milli tax document provided to you electronically, call us at [1-800-733-4015](tel:1-800-733-4015) and we will mail you a paper copy. Requesting a paper copy will not be treated as a withdrawal of your above consent regarding Milli tax documents.

(7) Subject to applicable law, you may withdraw your consent with respect to your Milli tax documents by writing (electronically or on paper) to Milli Bank, 1620 Dodge Street Stop 3221, Omaha, NE 68197- 3221, or by calling [1-800-733-4015](tel:1-800-733-4015), or

you may use the "Contact Us" feature of the app. We will confirm the withdrawal and the date it takes effect in writing (electronically or on paper). Withdrawal of consent does not apply to a Milli tax document that was furnished before the date on which the withdrawal of consent took effect. Withdrawal of your consent to receive Milli tax documents. We may cease furnishing any or all Milli tax documents electronically at any time at our discretion (if we do so, you will receive them on paper). You will not be charged a fee for withdrawal of your consent.

(8) You consent to the disclosure, to us and our representatives, of any information that we request about you or any external account. You authorize and direct any institution that holds an external linked account to comply with our requests for information.

You accept these Terms & Conditions: (i) if you check the box indicating that you accept them and then clicking "Confirm" during the application process. (ii) each time you log-on to this web site using an ID or password; or (iii) if you take any other action after having been notified that it will constitute your consent or agreement to, or acceptance of these Terms & Conditions.