



Online Banking Agreement – General Terms and Conditions

Terms

This Online Banking Agreement (“Agreement”) establishes the rules governing your electronic access to your accounts at Southeastern Bank (“Bank”, “we”, “us” or “our”) through the Online Banking System (hereafter “Online Banking”). By subscribing to or using Online Banking, you accept all the terms and conditions of this Agreement as well as any instructional materials we provide you regarding Online Banking.

The terms and conditions of the deposit disclosures for each of your Bank accounts as well as your other disclosures with us, such as loans, continue to apply notwithstanding anything to the contrary in this Agreement.

This Agreement is also subject to applicable federal and state laws (except to the extent this Agreement can vary such rules or laws). If any provision of this Agreement is found to be unenforceable, all remaining provisions will continue in full force and effect. Any waiver by either party of any default or breach of this Agreement must be in writing and shall not constitute a waiver of any other or subsequent default or breach. You may not assign this Agreement to any other party. This Agreement is binding upon your heirs and Bank’s successors and assignees. This Agreement constitutes the entire disclosure between you and us with respect to the subject matter herein and there are no understandings or disclosures relative hereto which are not fully expressed herein.

You should read this entire Agreement carefully and in its entirety and print a copy for your records. After reading the Agreement, you may activate Online Banking by clicking the “I Accept” button below. Your electronic consent or use of our Online Banking has the same effect as if you had signed this Agreement with your physical signature.

Access

To use the System, you must have at least one (1) account at Bank, access to Internet service and an e-mail address. Once we have received your signed Enrollment Form and verified your account information, we will send you an e-mail confirmation of our acceptance of your enrollment along with your assigned login ID. In setting up your login ID, we will link your eligible accounts. If you want to limit the accounts linked or add authorized accounts, please contact your local Bank office and a customer service representative will identify the best options for you. We undertake no obligation to monitor Online Banking transactions to determine that they are made on behalf of the account holder. Subject to limitations discussed in this Agreement and on your Online Banking screens, you can use Online Banking to check the balance of your accounts, view account histories, transfer funds between your accounts, make stop payment requests and perform other services as provided. You may also pay bills from your accounts if you have enrolled in our bill payment service (“Bill Pay”). We may restrict or expand the uses of Online Banking.

Joint Accounts

When your Online Banking service is linked to one or more joint accounts, we may act on the verbal, written or electronic instructions of any joint owner or authorized signer on the account. As a holder of a joint account, you are jointly and severally liable under this Agreement. Each of you acting alone may perform transactions, pay bills, obtain information, stop or change payments or transfers, terminate this Agreement or otherwise transact business or take other actions under this Agreement. We are not required to obtain the consent of or notify the other one of you about the actions of the other.

Your Password

For security purposes, you are required to establish your password upon your initial login to Online Banking by selecting “First Time User”. In order to establish your password, Online Banking must first authenticate you by using the information that was gathered through the account opening and verification process. Once this authentication occurs, you will then be prompted to select a password that will meet our security requirements. You agree that we are authorized to act on instructions received under your password. You accept responsibility for the confidentiality and security of your password and agree to change your password periodically. After three (3) unsuccessful attempts to use your password, your access to the System will be revoked. Once your profile has been reset, you can log into the System by selecting “Forgot Password”. This selection will require that you complete the authentication process prior to establishing your system password. Your password should not be associated with any commonly known personal identification information, such as social security number, address, date of birth or names of children. We strongly recommend that you memorize your login and password rather than write it down.

Security

You understand the importance of your role in preventing misuse of your accounts through Online Banking and you agree to promptly examine your statement for each of your accounts as soon as you receive it. You agree to protect the confidentiality of your account and account number and your personal identification information, such as your driver’s license number and social security number. You understand that personal identification information by itself or together with information related to your account may allow unauthorized access to your account. Your password and login ID are intended to provide security against unauthorized entry and access to your accounts. Data transferred via Online Banking is encrypted in an effort to provide transmission security and Online Banking utilizes identification technology to verify that the sender and receiver of Online Banking transmissions can be appropriately identified by each other. Notwithstanding our efforts to ensure that Online Banking is secure, you acknowledge that the Internet is inherently insecure and that all data transfers, including electronic mail, occur openly on the Internet and potentially can be monitored and read by others. You agree to defend, hold harmless and indemnify us from and against any and all claims of any nature arising out of any such access by a person you have authorized, permitted or enabled to have access to your Bank accounts via Online Banking.

We recommend that you visit www.southeasternbank.com to learn more about online fraud and ways to protect yourself. We also recommend that you maintain up to date anti-virus protection, operating system patches and perform safe e-mail practices to help protect from unauthorized access.

Hours of Access

You can use Online Banking seven (7) days a week, twenty-four (24) hours a day, although some or all Online Banking services may be occasionally unavailable due to emergency or scheduled maintenance. We agree to post, if possible, notice of any extended periods of non-availability on our website at www.southeasternbank.com.

Business Days

Our business days are Monday through Friday, excluding Federal Reserve holidays.

Fees and Charges

You agree to pay any applicable monthly fees for Online Banking services. You authorize us to charge your primary checking or other payment account for such applicable Online Banking fees even if the charge causes an overdraft of your account. You acknowledge that you may also incur fees disclosed in the Truth-in-Savings disclosure applicable to your account(s) such as an excess withdrawal fee or miscellaneous service fees such as insufficient funds or stop payment fees. Fees are subject to change at our sole discretion. “Change” means an increase or decrease in the dollar amount of fees, a charge for new services, or a charge for services on which fees were not previously assessed. If the change would result in increased fees for any Online Banking service, we agree to give

you at least thirty (30) days' notice before the effective date of any such change. If you maintain Online Banking service after the effective date of a change in fees, you agree to such change. We reserve the right to waive, reduce or reverse charges or fees in individual situations.

You agree to pay any additional reasonable charges for services you request which are not covered by this Agreement. You are also responsible for telephone and Internet service provider fees you incur in connection with your use of Online Banking.

There is no monthly fee to access personal accounts via Online Banking.

Posting of Transfers

When you, or another authorized user, transmit a transfer instruction via Online Banking, you authorize us to follow the transfer instruction and you authorize us, on the scheduled transfer date, to debit (deduct) the transfer amount from the account listed in the transfer instruction as the account from which funds are to be transferred; you further authorize us to credit the account into which funds are being directed (deposited).

Transfers initiated between accounts held at Bank cannot be cancelled once approved. Transfers initiated before 4 p.m. Eastern Time on a business day are posted to your account the same day (unless a later transfer date has been specified). Transfers completed after 4 p.m. Eastern Time on a business day or on a Saturday, Sunday or Federal Reserve holiday will post no later than the next business day. Online Banking identifies transfers based upon the login ID of the user who made the electronic transfer. Accordingly, you understand and acknowledge that the Online Activity screens within Online Banking will not reflect transfers made by multiple users from the same account if different login IDs are used. You agree to communicate with any other persons with authorized access to your accounts concerning any transfers or bill payments from your accounts in order to avoid overdrafts.

You may also use Online Banking to transfer funds to/from a deposit account at another bank ("external transfer"). Before funds can be transferred to/from a deposit account at another bank, you must request that we add that account to your transfer service. Cut-off times for external transfers are also 4 p.m. Eastern Time on business days. We reserve the right to limit or deny transfer capability between your account with us and another bank.

Overdrafts (Order of Payments, Transfers, and other Withdrawals)

Electronic funds transfers include ATM withdrawals, preauthorized transactions, point of sale transactions, and transfers to and from your Bank accounts using Online Banking, including bill payments. If your account has insufficient funds to perform all electronic fund transfers you have requested for a given business day, then:

1. Electronic funds transfers involving currency disbursements, like ATM withdrawals, will have priority;
2. Electronic funds transfers initiated through Online Banking which would result in an overdraft of your account may, at our discretion, be cancelled.
3. In the event the electronic funds transfers initiated through Online Banking which would result in an overdraft of your account are not cancelled, overdraft charges may be assessed pursuant to the terms of the deposit agreement for that account.

We are not required to notify you if a transfer is not made due to insufficient funds. You agree to view recent transactions on Online Banking to verify if a transaction was completed and reschedule a transfer if necessary.

Limits on Amounts and Frequency of System Transactions

The number of transfers from bank accounts and the amounts which may be transferred are limited pursuant to the terms of the applicable deposit disclosure for those accounts. If a hold has been placed on deposits made to an

account from which you wish to transfer funds, you cannot transfer any portion of the funds held until the hold expires.

Internet Banking Bill Payment Service

By using Bill Pay, you agree that based upon instructions received under your password, we can charge your designated account by electronic transfer (“no signature required draft”) or by debiting and remitting funds on your behalf. Bank reserves the right to refuse to pay any payee designated by you. You will be notified of such refusal.

To pay bills using Bill Pay, you must designate the Bank account(s) from which the payments are to be made; the complete name of the payee; your account number with the payee, as applicable; the payee’s remittance address, all exactly as shown on your billing statement or invoice; the amount of the payment; and the date you want the payment to process. On the scheduled processing date, your payment will be processed using one of the following methods: physical check printed with your account information encoded on the check, which will clear your account when the payee has processed the payment, or an electronic ACH transaction which will post to your account on your selected processing date. Your checking account balance will not reflect a withdrawal for the bill payment until we have charged your account electronically or the physical check has cleared your account. If the process date you select is a non-business day, the payment will process the next business day.

You agree to only transmit a payment instruction if funds in the payment account will be sufficient on the scheduled payment date to make the payment. If the payment account does not have sufficient funds on the scheduled payment date, we may, but are not required to, debit the payment account for the payment amount; you will incur an insufficient/overdraft charge whether the payment amount is or is not debited from the payment account.

You understand and agree that we are not responsible for the timely delivery of mail or the improper transmission or handling of payments by a third party, such as the failure of the bill payment payee to properly post a payment to your account.

We reserve the right to terminate or deny bill payment service. Additional terms and conditions for Bill Pay posted within the Bill Pay screens of Online Banking are specifically incorporated into this Agreement.

Scheduling Bill Payments

ANY PAYMENT MADE THROUGH BILL PAY REQUIRES SUFFICIENT TIME FOR YOUR PAYEE TO CREDIT YOUR ACCOUNT PROPERLY. TO AVOID THE IMPOSITION OF FINANCE CHARGES OR OTHER CHARGES BY THE PAYEE, YOU MUST AUTHORIZE A PAYMENT ON A DATE WHICH IS SUFFICIENTLY IN ADVANCE OF THE DUE DATE OF YOUR PAYMENT. WE SHALL NOT BE RESPONSIBLE FOR ANY CHARGES IMPOSED OR OTHER ACTION TAKEN BY A PAYEE RESULTING FROM A LATE PAYMENT, INCLUDING BUT NOT LIMITED TO, FINANCE CHARGES AND LATE FEES.

How to Cancel a Bill Payment

Bill payments can be cancelled up to the point they are sent to the biller for payment. To cancel a bill payment that you have scheduled through Bill Pay, go to the bill pay menu within Online Banking and follow the onscreen instructions for stop payment of a scheduled payment. If a payment was remitted via paper check, and the check has not cleared your account, you may initiate a stop payment request as discussed below.

Mobile Banking Service

Bank offers Mobile Banking service, accessible via a web-enabled cell phone or smart phone. Mobile Banking service allows you to check the balance of your accounts, view your account history, transfer funds between your accounts, make bill payments, as well as receive alerts and messages from us. You must be an Internet Banking

customer to use Mobile Banking and enroll in Mobile Banking through the online channel. The same login ID and password used for Internet Banking are used to access Mobile Banking.

While we do not charge a fee for Mobile Banking, you may incur charges for accessing the web via your cell or smart phone, depending on your carrier and the plan features to which you subscribe. We are not responsible for any such charges.

Stop Payment Requests

You may initiate stop payment requests online via Online Banking only for paper checks you have written or that Bill Pay has processed on your Bank accounts. Online stop payment requests made after 4:00 p.m. Eastern Time Monday through Friday, or on a weekend or a Federal Reserve holiday, will be processed the next business day.

To be effective, this type of stop payment request must precisely identify the name of the payee, the check number and the amount and date of the check. Stop payment requests are effective for six months after date accepted and expire if not renewed. Standard stop payment fees will apply.

Disclosure of Account Information and Transfers

Subject to applicable law, we will disclose information to third parties about you and your accounts or the transfers and bill payments you make when it is necessary for completing transfers; in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; in order to comply with government agency or court orders; if you give us permission; as stated in our Privacy Notice; and as otherwise required or permitted by law or government regulation.

We may seek information about you from others, such as the credit bureau, in connection with opening or maintaining your account or in connection with your access to Online Banking. You agree and hereby authorize all of these exchanges of information.

Periodic Statements

Payments and transfers through Online Banking will appear on your periodic statement.

OFAC

Any Online Banking user shall comply with all applicable laws and regulations including the laws and regulations administered by the U.S. Treasury Office of Foreign Assets Control (OFAC).

Error Resolution Notice

In case of errors or questions about your electronic transfers, telephone us at:

912.437.4141

Or write us at:

**Southeastern Bank
Attention: Bookkeeping Department
P.O. Box 455
Darien, GA 31305**

Contact us as soon as you can if you think your statement or information regarding a transaction is wrong or you need more information about a transfer listed on the statement. We must hear from you no later than 60 days after

we sent the FIRST statement on which the problem or error appeared. When contacting us regarding an error resolution, please be prepared to communicate the following information:

- a. Your name and account number.
- b. The error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- c. The dollar amount of the suspected error.
- d. If the suspected error relates to a bill payment made via Bill Pay, also provide the payee name, the date the payment was sent, payment amount and the payee account number for the payment in question.

If we are notified orally, we may require that you send your complaint or question in writing within ten (10) business days. We will communicate the results of our investigation within ten (10) business days after being contacted and will correct any error promptly. However, if more time is needed, we may take up to 45 days to investigate your complaint or question. In this instance, we will provisionally credit your account within ten (10) business days for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and do not receive it within ten (10) business days, we may not provisionally credit your account.

If we decide there was no error, we will send you a written explanation within three (3) business days after we finish our investigation. You may ask for copies of the documents used in the investigation. If we have made a provisional credit, a corresponding debit will be made from your account.

Bank's Liability for Failure to Complete a Transfer

If we do not complete a transfer to or from your account on time or in the correct amount according to this Agreement when you have properly instructed us to do so, we will be liable for your losses or damages caused as a result. Some exceptions may apply. For example, we will not be liable if:

- Through no fault of ours, you do not have enough money in your account to make the transfer;
- A legal order directs us to prohibit withdrawals from the account;
- Your account is closed or has been frozen;
- You, or anyone authorized by you, commits any fraud or violates any law or regulation;
- Completing the transfer would cause your balance to go over the credit limit of an established line of credit or the credit limit for any credit arrangement set up to cover overdrafts, or exceed the balance in another account that has been linked to your checking account for overdraft protection;
- You have not provided us with complete and correct payment information for the bill payment service, including, without limitation, the name, address, your payee-assigned account number, payment date and payment amount for the payee on a bill payment.
- You pay a bill too late to arrive at the payee's place of business on a timely basis.
- You have not properly followed the on-screen instructions for using Online Banking;
- Any electronic terminal, telecommunication device, or any part of Online Banking is not working properly and you knew about the problem when you initiated the transfer;
- Circumstances beyond our control (such as fire, flood, or interruption in communication lines) prevent the transfer, despite reasonable precautions we have taken.

There may be other exceptions stated in your agreements with us.

Your Liability for Unauthorized Transfers

CONTACT US AT ONCE at **912.437.4141** if you believe your password has been lost, stolen, used without your authorization or otherwise compromised or if someone has transferred or may transfer money from your accounts without your permission. An immediate telephone call to us at **912.437.4141** is the best way to reduce your potential losses. If you're unable to reach us via phone, write us at:

Southeastern Bank
Attention: Bookkeeping Department
P.O. Box 455
Darien, GA 31305

Also CONTACT US AT ONCE if your statement shows unauthorized transfers. If you do not notify us within sixty (60) days from the date your statement was sent to you, you may not be refunded any money you have lost after 60 days if we can prove that such losses could have been prevented with adequate notification.

If extenuating circumstances (such as a long trip or a hospital stay) prevented you from notifying us in a timely manner, we may extend the time period.

Secure Messaging

Online Banking provides you with the ability to send and receive electronic messages to and from us ("Secure Messaging"). You acknowledge that we will not immediately receive an electronic message sent by you. No action will be made on any electronic message you send until we actually receive your message and have a reasonable opportunity to act on it.

Secure Messaging CANNOT be used to notify us of lost or stolen login IDs or passwords; nor can secure messaging be used to notify us of unauthorized transactions. Notification of these occurrences must be done as specified in the Your Liability for Unauthorized Transfers in this Agreement. From time to time, we may send important notices to you concerning your use of Online Banking by Secure Messaging.

Secure Messaging also may not be used to send or receive e-mail messages to or from the general public.

General Disclaimer of Warranty and Limitation of Liability – All Services

We make no warranty of any kind, express or implied, including any implied warranty of merchantability or fitness for a particular purpose or non-infringement of third party rights, in connection with any services, including Content, provided to you under this Agreement. We do not, and cannot, warrant that Online Banking will operate without errors or that any or all services will be available and operational at all times. Except as specifically provided in this Agreement, or otherwise required by law, you agree that Bank and Bank's officers, directors, employees, agents or contractors are not liable for any loss, injury or damage, whether direct, indirect, incidental, special or consequential, by reason of any services or products provided under this Agreement or by reason of your use of or access to Online Banking, including loss of profits, revenue, data or use by you or any third party, whether in an action in contract or tort or based on a warranty. This limitation applies even if Bank has been advised of the possibility of such damages or losses. Further, in no event shall the liability of Bank and its affiliates exceed the amounts paid by you for the services provided to you through Online Banking.

When using Online Banking to make transfers from credit accounts, you agree that Bank, without prior notice to you, may take any action required to obtain cash advances on your behalf, including charging any credit account at Bank without your handwritten or legally acceptable electronic signature.

Third Party Network Disclaimer

You may not resell or redistribute any services you receive through Online Banking, or Bank's other services, or from Bank's providers. You acknowledge and agree that neither Bank nor its providers are responsible for the content of your transmissions, which may pass through any Internet Service Provider or over the Internet. You agree to take reasonable steps to ensure that you will **NOT** use the services provided to you or the Internet for illegal purposes, for transmission of threatening, obscene, or harassing materials, or to interfere with or disrupt other users, services or equipment. Disruptions include, but are not limited to, distributing chain letters or mass mailings of unsolicited e-mail ("spamming"), propagating computer worms and viruses, or using our services and the Internet to make unauthorized entry to any other machine. Violation of the foregoing may result in termination of access rights to the offending party or parties. Bank does not warrant that its services, the Internet or its providers will be available on a specified date or time or that its services and the Internet will have the capacity to meet your demand during specific hours. Neither Bank nor its providers will be liable for any damage that you may suffer arising out of use, or inability to use, the services or products provided hereunder. Neither Bank nor its providers will be liable for unauthorized access to Bank's transmission facilities or premise equipment or for unauthorized access to or alteration, theft or destruction of your data files, programs, procedures or information through accident, fraudulent means or devices, or any other method, regardless of whether such damage occur as a result of Bank or its providers' negligence. In no event will Bank or its providers be liable for any other damages, including but not limited to loss of data, loss of revenue or profits, or for any other special, incidental, indirect or consequential damages, arising out of or in connection with the use of Online Banking or the Internet. Access to the services and the Internet cannot be guaranteed. You may be unable to access any Internet Service Provider or the Internet at any given time, and disconnections may occur from time to time. During your Online Banking session, you will be automatically disconnected following periods of inactivity. (You may then sign on again, if desired.)

Third Party Software; Virus Protection

The Bank makes no representations or warranties regarding the accuracy, functionality, or performance of any third party software that may be used in connection with Online Banking, including Microsoft or Quicken. Bank is not responsible for any electronic virus or viruses that you may encounter. We encourage you to routinely scan your computer, diskettes, and software using a reliable virus product to detect and remove any viruses found. Undetected or unrepaired viruses may alter, corrupt, damage, or destroy your programs, files, and even your computer. Additionally, you may unintentionally transmit the virus to other computers and software.

Your Right to Terminate

You may cancel your Online Banking service at any time by providing us with written notice. Your access to Online Banking will be suspended within three (3) business days of our receipt of your written instructions to cancel the service. You will remain responsible for all outstanding fees and charges incurred prior to the date of cancellation.

If you have scheduled payments, you also must separately cancel those payments (provided that any such cancellation will not be effective to stop any payments for which the processing has already begun by Bank or its third party providers. If there is more than one account owner or if more than one person is authorized to access the account via Online Banking, access may be terminated upon the request of any account owner or authorized user.

Our Right to Terminate

We may terminate your use of Online Banking upon written or electronic notice. Upon termination, you will remain liable for payments, transfers and other transactions in process and all accrued fees and charges.

Waivers

No delay or omission by Bank in exercising any rights or remedies hereunder shall impair such right or remedy or be construed as a waiver of any such right or remedy. Any single or partial exercise of a right or remedy shall not

preclude further exercise or the exercise of any other right or remedy. No waiver shall be valid unless in writing and signed by Bank.

Governing Law

Unless otherwise provided, this Agreement shall be governed by and construed in accordance with the laws of Georgia, without regard to that state's conflict of laws provisions.

Arbitration and Waiver of Jury Trial

You and we agree that the transactions processed under this Agreement involve "commerce" under the Federal Arbitration Act ("FAA"). ANY CONTROVERSY OR CLAIM BETWEEN YOU AND US, OR BETWEEN CUSTOMER AND ANY OF BANK'S OFFICERS, EMPLOYEES, AGENTS OR AFFILIATED ENTITIES, THAT ARISES OUT OF OR IS RELATED TO ANY SERVICE PROVIDED UNDER THIS AGREEMENT, WHETHER BASED ON CONTRACT OR IN TORT OR ANY OTHER LEGAL THEORY, INCLUDING CLAIMS OF FRAUD, SUPPRESSION, MISREPRESENTATION AND FRAUD IN THE INDUCEMENT (COLLECTIVELY, ANY "CLAIM"), WILL BE SETTLED BY BINDING ARBITRATION UNDER THE FAA. The arbitration will be administered by the American Arbitration Association under its Commercial Arbitration Rules ("the Arbitration Rules"). IN THE ADJUDICATION OF ANY CLAIM, (A) CUSTOMER WILL NOT HAVE THE RIGHT TO GO TO COURT OR TO HAVE A JURY TRIAL; (B) CUSTOMER WILL NOT HAVE THE RIGHT TO ENGAGE IN PRE-ARBITRATION DISCOVERY EXCEPT AS PROVIDED IN THE RULES; (C) CUSTOMER WILL NOT HAVE THE RIGHT TO HAVE ANY CLAIM ARBITRATED AS A CLASS ACTION UNDER THE RULES OR UNDER ANY OTHER RULES OF CIVIL PROCEDURE; AND (D) THE ARBITRATOR'S DECISION WILL BE FINAL AND BINDING WITH LIMITED RIGHTS TO APPEAL. THIS AGREEMENT SUPERSEDES ANY PRIOR ALTERNATIVE DISPUTE RESOLUTION AND/OR ARBITRATION AGREEMENT THAT MAY EXIST BETWEEN YOU AND US. This agreement to arbitrate disputes will survive the closing of your account(s) and the termination of this Agreement.

Force Majeure

Failure of either party to perform its obligations hereunder shall not be deemed a default if such failure is the result of a Force Majeure Event.

Severability

If any provision of this Agreement is determined to be void or invalid, the remainder of this Agreement shall remain in full force and effect.

Amendments

We may amend this Agreement from time to time by giving you written or electronic notice. Secure Messaging may be used to notify you of any amendment and how to retrieve a copy of such amendment. Continued use of any or all Online Banking services following notice of amendment indicates your acceptance of the amendment.

Consent to Electronic Delivery of Notices

You agree that this Agreement, any notice or other type of communication provided to you pursuant to the terms of this Agreement, and any future disclosures required by law, including electronic funds transfer disclosures, may be made electronically by posting the notice on the Bank website, by e-mail or by Secure Messaging within Online Banking. You also agree to the following:

1. **Hardware/Software Requirements:** You confirm that you have access to the Internet, Online Banking and supported operating systems and browsers for PC and mobile device use. You may obtain a list of currently supported operating systems and browsers as well as connectivity requirements by contacting any

Bank office during normal business hours. You also confirm that you have access to the most recent version of Adobe® Reader® available for desktop and mobile devices which enables you to view your agreements and notices. You will also need a printer if you print the Agreement and notices, and a storage device if you download for permanent storage.

2. **Hardware/Software Changes:** If the software and/or hardware requirements are changed, we will notify you and you must again consent to receive your disclosures electronically and confirm that you can view the disclosures in electronic format. If you do not consent again, your notices will be mailed to you via the U.S. Postal Service.
3. **Cancelling Request:** You have the right to receive your disclosures in paper form via the U.S. Postal Service and may notify us of this request. You may reinstate your consent by contacting Bank.
4. **Paper Copy:** You have the right to receive this Agreement and future disclosures in paper format. Please visit any Bank office and request a copy during normal business hours or call your local branch. You will be notified of any fee charge.
5. **Statement Notification:** When a disclosure is available, we'll send you an e-mail notification using the e-mail address you provided. If the e-mail address you provided is no longer valid and attempted delivery of your e-mail notification fails, we will discontinue your electronic delivery of disclosures and mail paper copies to you via the U.S. Postal Service.
6. **E-Mail Change:** If your e-mail address changes, you must provide your current e-mail address to us by logging into your Online Banking account and clicking on "Profile" from the "Settings" menu. Enter a valid e-mail address on the profile screen and then click "Submit."