

## CONSENT TO ELECTRONIC DOCUMENTS UNDER E-SIGN ACT

Please read this E-SIGN (Federal Electronic Signatures in Global and National Commerce Act)

Consent Agreement carefully and retain a copy for your records.

### CONSENT TO RECEIVE NOTICES, LOAN AND DEPOSIT DOCUMENTS, AND DISCLOSURES ELECTRONICALLY

By agreeing to the terms set forth in this Agreement, you consent to the electronic delivery of any communication, which may include the following: terms and conditions, notices, original disclosures, subsequent disclosures (including change-in-terms), statements, and all other documents. By consenting to electronic delivery you also agree that the Bank will not be providing to you any future terms and conditions, notices (including change-in-terms), disclosures or other documents in paper form unless specifically requested by you in writing (fees may apply). By consenting to these terms you agree and acknowledge that the Bank is providing you electronic communication in connection with all transactions that are subject to the federal Electronic Signatures in Global and National Commerce Act (ESIGN ACT).

The Agreement between you and the Bank also intends, to its fullest extent, that the E-Sign Act applies to and validates our ability to conduct business with you electronically, regarding the delivery of all terms and conditions, notices (including change-in-terms), loan documents, disclosures including privacy statements, and all other documents.

In a case where the account or loan is jointly owned or jointly applied for, the consent of only one owner/applicant will be required to consent to the E-SIGN Act.

### RIGHT TO PAPER DELIVERY OF NOTICES, LOAN AND DEPOSIT DOCUMENTS, AND DISCLOSURES

Customers have the right to request all terms and conditions, notices, disclosure and all other documents be provided in paper form. To receive a paper copy of any documents that have been previously provided to you in electronic form, please contact the Bank in writing at the address and telephone number listed below.

Further notices will continue to be delivered electronically unless specified clearly otherwise. A monthly fee of \$1.00 will be charged to receive deposit & savings statements in paper form. All other requests for documents will be \$5.00 per document in paper form. See the section titled *Withdrawal of Consent* below for more information.

### COPIES

You may print or make a copy of the electronic documents by using the print function on your device or saving a PDF copy.

### SYSTEM REQUIREMENTS TO ACCESS AND RETAIN ELECTRONIC NOTICES AND DISCLOSURES

To receive, review, and download this Agreement and any amendments electronically, you will need the following equipment and software:

- \* A personal computer or other devices capable of accessing the internet to allow access to account information, and to receive, retain any print or store the document received:
- \* Access to the internet:
- \* An internet web browser which is capable of supporting 128-bit SSL encrypted communications, which requires a minimum web browser version of Microsoft Internet Explorer version 6.0 and your system or device must have 128-bit SSL encryption software:
- \* Software which permits you to receive and access Portable Document Format (PDF) files. such as Adobe Acrobat Reader version 8.0 or above.
- \* An email account with an internet service provider and email software in order to participate in our electronic communication program.

If a change in the hardware or software requirements needed to access or retain electronic records creates a material risk in that you will not be able to access or retain subsequent electronic records, the Bank will provide you with a statement of the revised hardware and software requirements for access to and retention of electronic records. At such time, you will have the right to revoke your consent to receive electronic records without imposition of any condition, consequence, or fee.

**WITHDRAWAL OF CONSENT**

Customers have the right to withdraw their consent to delivery of all communications in electronic form for any of their accounts, which may include: terms and conditions, notices (including change-in-terms), disclosures and all other documents. To update your contact information, please contact the Bank at the address or telephone number listed below. Any withdrawal of your consent to receive electronic communications will be effective within a reasonable time to process your request. Customers must re-submit a signed consent form to resume electronic forms.

It is the customer's responsibility to provide the Bank with accurate and complete contact information, including e-mail address, and any other information related to the accounts. You can update such information by contacting the bank at the address below or the telephone number listed above.

Security State Bank 506 Main St. Scott City, KS 67871 (620) 872-7224

Name: \_\_\_\_\_ Signature: \_\_\_\_\_

Address: \_\_\_\_\_ Date: \_\_\_\_\_

Phone: \_\_\_\_\_

Email: \_\_\_\_\_

Tax ID: \_\_\_\_\_

Portfolio(s) #: \_\_\_\_\_

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(for internal purposes only)