

Electronic Statement E-Sign Disclosure

1. This Security State Bank E-Mail Statement E-Sign Disclosure ("Disclosure") applies to each account you have with Security State Bank in which you have requested an electronic statement and where electronic statements are available. ("Accounts").

2. The words "we," "us," and "our" means the Security State Bank and the words "you", "your" and "Depositor" means you, the individual(s) who is identified on the account as the owner or authorized signer as described in any resolution for accounts of non-individuals/entities, as the account holder on the Account(s). As used in this Disclosure, "Communication" means any periodic statement, authorization, agreement, disclosure, notice, or other information related to your Account, including but not limited to information that we are required by law to provide to you in writing.

3. **Your rights.** You have the option to receive the account statement(s) in paper or electronic form. You also have the right to withdraw your consent to this electronic delivery authorization, at no additional fee by following the instructions noted below.

4. **Scope of Communications to Be Provided in Electronic Form.** When you enroll for "E-Mail Statements" with respect to an Account, You agree that we may provide you with any Communications relating to that Account in electronic format, and that we may discontinue sending paper Communications to you, unless and until you withdraw your consent as described below. Your consent to receive electronic communications and transactions includes, but is not limited to:

- Disclosures or agreements for your Account or associated payment features.
- Periodic disclosures or monthly billing statements for your Account.
- Notices or disclosures about a change in the terms of your Account or associated payment feature.
- Privacy policies and notices

5. **Method of Providing Communications to You in Electronic Form.** All Communications that we provide to you in electronic form will be provided via e-mail at the e-mail address you specify on this enrollment form.

6. **How to Withdraw Consent.** You may withdraw your consent to receive Communications in electronic form for any of your Accounts by contacting us via email at estmts@sbscscott.com or contacting us at 620-872-7224 ext. 228 or writing to us at Security State Bank, PO Box 170, Scott City, KS 67871. Please notify the bank of your decision in writing at least 3 days before your statement is set to cycle. We may treat your provision of an invalid email address or the subsequent malfunction of a previously valid address as a withdrawal of your consent to receive electronic Communications. We will not impose any fee to process the withdrawal of your consent to receive electronic Communications. Any withdrawal of your consent to receive electronic Communications will be effective only after we have a reasonable period of time to process your withdrawal request. You can obtain a paper copy of a particular statement or a copy of a check by calling the bank, writing the bank (including email) or requesting it in person. The bank charges \$5 per statement for reproducing statement(s). If you do not know the date the check cleared your account, the amount, check number or other necessary information when requesting your copies then a \$15 per hour research fee may apply.

7. **How to Update Your Records.** It is your responsibility to provide us with true, accurate and complete e-mail address, contact, and other information related to this Disclosure and your Account(s), and to maintain and update promptly any changes in this information. You can update such information (such as your e-mail address) by contacting us in person at any of our locations or contacting us at 620-872-7224 ext. 228 or writing to us at Security State Bank, PO Box 170, Scott City, KS 67871.

8. **Hardware and Software Requirements.** In order to access, view, and retain electronic Communications that we make available to you, you must have:

- Adobe(R) Acrobat(R) Reader(R) 5.0 or higher;
- An e-mail account with an Internet service provider and e-mail software;
- A personal computer with a minimum processor of a Pentium 2 and if you have a Mac, it must be a Power Mac.
- Your internet connection should be high-speed capable of receiving, accessing, displaying, and either printing or storing, Communications received in electronic form. Use of Dial-Up connection to receive images may cause unnecessarily long transmission time due to file size of images.
- Sufficient electronic storage capacity on your computer's hard drive or other data storage unit.

9. **Communications in Writing.** All Communications in either electronic or paper format from us to you will be considered "in writing." You should print or download to an electronic storage device a copy of your statement for your records, a copy of this Disclosure, a copy of your initial enrollment form, e-mail authorization requesting Security State Bank E-Mail Statements and any changes to that authorization, and any other Communication that is important to you.

10. **Federal Law.** You acknowledge and agree that your consent to Electronic Communications is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act (E-Sign Act), and that you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

11. **Termination/Changes.** We reserve the right, in our sole discretion, to discontinue the provision of your 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.