

STATE BANK OF GRAYMONT
Electronic Statement Disclosure Agreement

Electronic Delivery of Statements, Disclosures and Notices

By accepting this Electronic Statement Disclosure Agreement, you consent and agree that we may provide certain account statements, disclosures and notices to you in electronic form, in lieu of paper form. The accounts, disclosures, and notices included in this consent are noted below.

Each account cycle, you will receive an e-mail, at the e-mail address designated by you through State Bank of Graymont Online Banking, notifying you of the date when the periodic electronic statements ("E-Statements") for your Designated Accounts are available. These e-mails will be the only notice you receive of the availability of your E-Statements online.

Accounts, Disclosures, and Notices Included in This Consent

Your consent to receive E-Statements covers the periodic statements for those accounts that you designate ("Designated Accounts") through State Bank of Graymont Online Banking. This consent also covers disclosures that we are required to provide with your Designated Accounts through the same web-based electronic service instead of by regular mail. These Disclosures may include: the Error Resolution Notice required by Regulation E (Electronic Funds Transfer Act), the periodic statement disclosures required by Regulation DD (Truth in Savings Act), Privacy Policy, Change-In-Terms Notices, Notice of fee changes, Fee Schedules and other written notices required by law. We may also provide notice of any changes related to this service to you either by mail or electronically. If we choose to provide the notice to you by mail, we may mail it separately or with other information to any address on our records for you. If we choose to provide notice electronically, we may send the notice either to the e-mail address we have on our records for you for receipt of electronic statements and disclosures, or they may be available when you select your statement for viewing, unless otherwise required by law.

Notice e-mail to one owner of a joint owner Designated Account is considered notice to all owners. Notice e-mails will be considered sufficient notice regardless of whether you actually access the Notice E-mail or the E-Statements or Disclosures.

Hardware, Software, and other System Requirements

The Bank transmits Internet Banking data using encryption protocol technology that supports a commercially reasonable level of security that complies with applicable regulatory requirements. You should verify that the connection established between your browser and the Internet Banking server is secure before transmitting any confidential account information over the Internet. Most recommended Browsers for use with our Internet Banking display a lock symbol that appears when the data is being encrypted. If the symbol does not appear, the session is not secure. To retain a copy of your statements you will need a printer attached to your computer capable of printing web pages. To save your statements on your computer or to some other media you may use the "Save" feature of your Internet software.

Accessing Your Statements, Disclosures, and Notices

When your E-Statement is ready, you will receive an e-mail or text notifying you that the Statement is ready for your viewing. To access your statement you must be enrolled in State Bank of Graymont Online Banking and be able to open a .pdf document. You will then use your online Banking login and password, and from your home page, click on Account. After your account displays, click on the Documents tab and choose the date range for the statements you wish to view. Choose the Rendered Statement you wish to view from the Available Documents list. You can view the E-Statement disclosure from our website. Scroll to the bottom of the page and click on Terms. From there, click on "Electronic Statements – Terms and Conditions". Your disclosure can be printed or saved to a storage device by choosing the appropriate icon from the pop-up at the bottom of the page. Access to your E-Statements will be provided for a period of twelve (12) months from the date of each E-Statement.

Request for Paper Statements, Disclosures, or Notices

If you would like to receive a paper copy of any of the documents included in this agreement, you may contact us at the phone number or mailing address at the bottom of this consent. There will be a \$4.00 fee per statement requested.

Right to Withdraw Consent

You have the right to withdraw your consent to electronic delivery of E-Statements, notices, and disclosures. To do so, you must contact us by the phone number or mailing address at the bottom of this consent. If you withdraw your consent to electronic delivery, we will resume sending paper copies of the statements, notices and/or disclosures.

Change of E-mail Address, Phone Number, Mailing Address, and Other Information

You must notify us immediately of any change in your e-mail address, phone number, or mailing address. Notification may be made by contacting us at the phone number or mailing address shown at the bottom of this consent. For your security, we will take appropriate steps to verify change requests received via telephone or mail before changing information previously provided by you.

Additional Terms and Conditions

This agreement is in addition to the terms and conditions described in your account opening disclosures or any other documentation, which relates to your account(s). To the extent that this agreement is inconsistent with any of the terms and conditions contained in other account documents received, this agreement shall be in control relative to EStatements, disclosures, and notices.

Contact Information:

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