

## CONSENT TO CONDUCT TRANSACTIONS ELECTRONICALLY AND TO RECEIVE ELECTRONIC DISCLOSURES AND NOTICES

This disclosure documents your consent to electronically receive disclosures and notices relative to the account(s) you have with Hickory Point Bank & Trust. The disclosure also describes your rights relative to electronically receiving disclosures and notices, as well as any consequences of withdrawing your consent. We recommend you print and retain a copy of this disclosure and all the disclosures and agreements related to this transmission. You understand, prior to consenting, that:

- 1) Your consent applies to disclosures and notices regarding your mortgage, deposit, or consumer lending accounts;
- 2) Unless you consent, you have the right to receive all required disclosures in paper or non-electronic form;
- 3) Even after consent, if you want to receive a paper copy of the disclosure in addition to the electronic disclosure you can obtain one free of charge by calling us or writing us at the number or address listed below;
- 4) You can withdraw your consent at any time by writing us at the address listed below, but such a withdrawal of consent will result in disclosures and notices being delivered in paper or non-electronic form; and
- 5) By consenting to receive disclosures and notices electronically you agree to provide us with the information (such as a current email address) needed to communicate with you electronically and update us as to any changes in such information by requesting the changes within online banking or writing us at the address listed below.

We reserve the right to provide any disclosures or notices in writing, rather than electronically. Except as otherwise provided in this or other agreements, by law, or on our website, you cannot give us notices electronically, and all notices from you must be in writing.

### Hardware and Software Requirements

The minimum computer hardware and software requirements to receive and keep the electronic disclosures and notices are

- Sufficient electronic storage capacity on your computer's hard drive or other data storage unit.
- An e-mail account with an internet service provider and e-mail software in order to participate in our electronic communications programs.
- A personal computer or other device which is capable of accessing the internet. If you are applying online, your access to this page verifies that your system/device meets these requirements.
- Adobe Reader version 10.0 or higher.
- An internet web browser which is capable of supporting 128-bit SSL encrypted communications, which requires a minimum web browser version of which Microsoft Internet Explorer version 8.0, and your system or device must have 128-bit SSL encryption software.

### Contact Information

1-866-242-6262

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