



**Securant Bank & Trust
Instructions for Consent Agreement**

The following document contains the eStatement Agreement and Consent Form.

To register for eStatement delivery:

1. Read the eStatement Consent Agreement
2. Complete the application by including an authorized signature

Return the completed form to Securant Bank & Trust either by email or fax.

Email: info@securantbank.com

Fax: 414-449-8032 ATTN: Client Services

If you have any questions please contact us at 1-800-980-9277.

Thank you,

Securant Bank & Trust



CONSENT AGREEMENT

FOR ELECTRONIC DELIVERY OF STATEMENTS, NOTICES, AND ANNOUNCEMENTS

The Electronic Signatures in Global and National Commerce Act, commonly called the E-Sign Act, allows a financial institution to provide consumer disclosures, such as account statements and notices by means of an “electronic communication.”

The terms “you” and “your” refer to each person who consents to receive delivery of his or her account statement and/or notices in the form of an electronic communication. The terms “we”, “us”, and “our”, refer to Securant Bank & Trust®.

Securant Bank & Trust® Electronic Delivery

With any Securant Bank & Trust account (deposit or loan), you have the option of receiving your monthly account statement, check images, and account notices delivered to your e-mail address. You also have the ability to print your statement, images and notices, as well as save them, to your personal computer.

By signing the Consent Agreement to electronically deliver your Securant Bank & Trust eStatements, eNotices, and eAnnouncements (“Agreement”) below, you authorize us to transmit your account eStatements, eNotices and eAnnouncements for all of your accounts, unless otherwise noted, to your “electronic address.” You also agree to comply with the terms and conditions of this Agreement.

Definitions

The following terms are used in this Agreement and have the meanings given below:

- “eStatement” is a visual PDF document of your account statement (deposit or loan) and check images displayed on your personal computer monitor.
- “eNotice” is a visual PDF document of notices pertaining to your deposit or loan account.
- “eAnnouncement” is a visual PDF document of special services, offers and other information about products and services.
- “Electronic Communication” or “Electronic Delivery” means a message transmitted electronically between you and us in a format that allows visual text to be displayed on equipment, for example, a personal computer monitor.
- “Electronic Address” is your email address, which is not limited to receiving electronic communications transmitted solely by us.

Electronic Delivery Computer Requirements

To receive and retain your Securant Bank & Trust electronic deliveries, all you need is a personal computer with Internet access and email capability. For your Internet browser, you will need either Microsoft Internet Explorer 5.5 (or greater) or Netscape Navigator 6.0 (or greater). To view your monthly account statements, check images and notices; you will need Adobe



Acrobat Reader. If you do not have Adobe Acrobat Reader you can download it for free from www.Adobe.com/products/acrobat.

Electronic Delivery Transmission

We will transmit your eStatement, eNotice and eAnnouncements to the electronic address you have provided. These electronic deliveries will be attached to an e-mail message transmitted to you on the first business day following your statement date or date notice is generated. If your statement date falls on a Saturday, Sunday, or holiday, we will transmit it on the business day following your statement cut-off-date. Special announcements will be sent at the discretion of Securant Bank & Trust.

Electronic Delivery Password & Security

Your password will be sent to your electronic address within five (5) days after we receive your signed Agreement. If you do not receive your password, please contact Client Service at 1-800-980-9277 or send an e-mail to info@securantbank.com. Your email information will be used solely for Securant Bank & Trust purposes and will not be provided to any outside sources.

Electronic Delivery Returned Undeliverable

If your eStatement or eNotice is returned to us undeliverable, a paper statement or notice will be produced and sent to you via the U.S. Postal Service to the mailing address shown on our records the next business day. We will terminate the e-Statement and e-Notice feature on your account if your e-Statement or e-Notice is returned to us undeliverable for three consecutive months. All future statements and notices will be delivered to you via the U.S. Postal Service to the mailing address shown on our records. You agree to pay the applicable fee(s) as set forth in the current Fee Schedule.

Electronic Address

You agree to provide us a current electronic address for transmission of your eStatements, eNotices, and eAnnouncements and to promptly notify a client service representative at 1-800-980-9277 of any changes to your electronic address.

Right to Withdraw Consent

You have a right to cancel this Agreement and withdraw your consent to receive your eStatement, eNotice, and eAnnouncement transmitted to your electronic address. To cancel this Agreement please notify a client service representative at 1-800-980-9277.

Electronic Delivery Fees and Charges

There are no fees or charges to transmit your eStatement, eNotice, and eAnnouncements to your electronic address. However, if you have consented to receive an e-Statement and eNotice and you subsequently ask us to mail you, via the U.S. Postal Service, a duplicate statement, you agree to pay the applicable fee as set forth in the current Fee Schedule.

There are no fees or charges assessed for terminating this Agreement and receiving subsequent monthly account statements, image checks, and notices in a paper format delivered via U.S. Postal Service to the mailing address shown on our records.



**CONSENT AGREEMENT
FOR ELECTRONIC DELIVERY OF STATEMENTS, NOTICES, AND ANNOUNCEMENTS**

By signing this authorization I/We agree to the terms and conditions set forth in the Consent Agreement for electronic delivery of eStatements, eNotices and eAnnouncements. By signing this form all accounts held with Securant Bank & Trust® will be included for this service.

Please list all of your Securant Bank & Trust accounts: _____

NOTE: all of your accounts will receive this service unless you elect to opt out of service for a specific account.

Please list accounts to be excluded from this service:

Send to my/our e-mail address at: _____

Account Holder Name (please print)

Account Holder Signature _____

Date _____

Account Holder Signature _____

Date _____

Home phone _____

Daytime Phone _____

OFFICIAL USE ONLY

Date Received _____

Signature verified by: _____

Email Entered by: _____

Verified email address: _____

Password letter sent by: _____

Entered information on tracking form: _____

