

eStatement Enrollment Terms and Conditions

By accepting the terms below, you agree to receive your selected periodic account statement(s) electronically via Online Banking and you agree that you will no longer receive your statements in paper form. It also means that you agree to receive online any legal notices and other information affecting your account(s) that would otherwise have been included with your paper statement, including, but not limited to, account agreements, fee schedules, privacy and other regulatory notices, and amendments to any of those documents. If paid checks or images of paid checks are returned with your paper statement the images of paid checks will not be returned, but images of your paid checks will continue to be available online. When you select this option, you must then log on to **Southern Independent Bank's** secure Online Banking Web site using your Online Banking password and access ID to view your eStatements, check images and/or other notifications.

In order to access your periodic account statement information electronically, you must have a computer with Internet access and Microsoft Windows 95 or greater, or Macintosh operating system. A Microsoft Windows® computer must have at least one of the following web browsers installed: the latest available version of Microsoft Internet Explorer®, Netscape Navigator®, or Firefox®. A Macintosh® computer must have at least one of the following web browsers installed: the latest available version of Apple Safari®, Microsoft Internet Explorer®, or Firefox®. We cannot guarantee full functionality with any other configurations than what has been outlined above. Additionally, any current functionality on a different configuration may be diminished or eliminated in future updates to the service. From time to time the hardware and/or software requirements to download and view eStatements may change. When this happens we will notify you of any changes.

A PDF version of your account statement will be made available. The PDF version of your periodic account statement will be the legal statement of record. Adobe Acrobat Reader® version 7.0 (or other software capable of reading a PDF file) is required to view your statement. Adobe Acrobat Reader® can be acquired for free at www.adobe.com/Acrobat. In order to print and retain a paper copy of your statements, you will need a printer attached to your computer.

eStatements may only be accessed through **Southern Independent Bank's** Online Banking. When your eStatements are available, you will receive an email notification to the email address you have on file with **Southern Independent Bank**. Any account statement posted will be considered delivered on the day that it was first made available to you for viewing. If your email notification is returned to us undeliverable, we may discontinue eStatements services and mail your periodic account statements in paper form to your current mailing address on file via U. S. Mail. There may be a charge in accordance with the applicable Fee Schedule for subsequent paper statements. Regardless of your receipt of email notification, you agree that our posting of your statements on the Online Banking Web site constitutes delivery of your periodic account statement. You agree to log on to Online Banking at least once a month to review your statements.

You agree to provide **Southern Independent Bank** with an email address in order to receive your email notifications. It is your responsibility to ensure that **Southern Independent Bank** has your correct email address. If your email address changes, you must provide us with your new email address by contacting the Bank in writing at the address listed below, updating it through your Online Banking or by contacting one of our Customer Service Representatives, in person, at any branch location.

You may request a paper copy of any statement or other information received electronically under this Agreement by writing to us at the address listed below. We may charge a fee for each paper statement copy you request. You may also contact one of our Customer Service Representatives, in person, at any branch location.

You may elect at any time to withdraw consent to receive your periodic account statement in electronic format by submitting a request to the Bank in writing at the following address: **P O Box 307, Opp, AL, 36467** or by contacting one of our Customer Service Representatives, in person, at any branch location. If this is a feature of a particular account we reserve the right to convert this account to another type of account with similar features or to charge your account a fee for paper statements as stated in our Fee Schedule.

By clicking the accept button, you acknowledge that you have read and agree to the terms and conditions in this "ELECTRONIC STATEMENT DELIVERY DISCLOSURE AND AGREEMENT." You further acknowledge that you are authorized to enter into this Agreement for all persons who are authorized to access any of your accounts and that all persons will also be bound by the terms and conditions within this Agreement.