

AB&T

Online Statement Disclosure and eSign Consent Agreement

e-Sign Consent Agreement

This e-Sign Consent Agreement ("Agreement") concerns disclosures relating to your accounts with AB&T. You should read this entire document carefully before indicating your consent. We recommend that you download this document or print it for your records.

IMPORTANT: Your acceptance to this Agreement does not enroll you or your accounts to receive online electronic statements automatically. If you wish to receive electronic online statements, you must register for them after enrolling and logging into the bank's online banking system either through a prompt to register for online statements or choosing the link for online statements and following the instructions provided online. You may at this time choose to receive both a paper statement or waive the receipt of your paper statement and only receive online electronic copies.

Applicability of this Consent

Your consent in this section called "Consent to Electronic Delivery of Disclosures and e-Sign Disclosures" applies to all of the following:

- Communications and disclosures relating to the opening of your account when you open your account online.
- Your use of your AB&T's Online Banking system
- Any communications relating to your account that you ask to receive electronically or agreement to receive electronically with the exception of Online Statements which is covered under a separate agreement.

Your Consent to Electronic Delivery of Communications

You agree that all communications covered by this agreement will be provided to you or made available to you in electronic form. You agree to be bound by the terms and conditions of any communications you receive electronically. Your consent is effective until you withdraw it. After viewing any communications online you will be able to download them to save or print for your records.

Request Paper Communication or Withdrawal your consent

At your request, we agree to provide you with paper copies of any of these disclosures/notices. You may request paper copies of any disclosure/notice by contacting us below:

AB&T
P O Box 71269
Albany, GA 31708
229-446-6158 or
229-446-2265
onlinebanker@abtgold.com

There are no fees related to your request for a paper copy of this agreement, your Online Statement agreement, or Electronic Funds Disclosure. However additional fees may apply for other types of research and transaction types of

activity notices or copies of paper statements from prior months. Please refer to your New Account disclosures and Schedule of Fees and Charges provided to you at account opening for details of any related fees.

We are available by phone and email Monday – Friday from 8:30am until 5PM and on Saturday from 9am until noon.

You also have the right to withdrawal your consent to receive disclosures/notices electronically for all future communications as it relates to your online banking relationship (with the exception of online statements, please refer to Online Statement agreement for additional information). In order to withdrawal your consent; please contact us in writing at the above mentioned postal address.

Hardware and Software Requirements

In order to access and retain any disclosure, notice, or communication provided or made available to you in electronic form, you must have the ability to operate one of the following Internet browsers:

- Google Chrome
- Mozilla Firefox
- Safari 6 or higher
- Internet Explorer 9 or higher

You will also need to have Adobe Acrobat Reader version 8 or higher installed. By clicking the I Agree button, you confirm that you have the ability to view all communications electronically and that the computer that you intend to use for the services meets the minimum hardware and software requirements described above.

Authorization for Electronic Delivery

By clicking the "Accept" button below, you acknowledge that you have read and agree to the following:

- All the terms of this Online Statement Disclosure
- All the terms outlined in the Online Banking Disclosure
- You meet the requirements to access and retain statements in an electronic format
- You can access and retain the sample PDF file provided
- You want to receive your account statements electronically

If your account is jointly owned, the notice provided to one owner will be effective for all owners. When you elect to register for Online Statements you will receive an email notification of your registration along with a date of when your statements will be available online for your viewing. Your Online Statements will consist of an electronic statement and copies of imaged checks that you can view, save to your computer, or print at any time for each account that you have elected to register. In addition, when you register for Online Statements you will also be given the option to continue or discontinue receiving paper statements by regular mail. Your consent and authorization will remain valid until such time as you exercise your right to withdraw this consent. From time to time, we may add to, modify, or delete any feature of Online Statements at our sole discretion.

Hardware and Software Requirements

In order to access, review and retain Online Statements, you will need:

- A PC or Macintosh computer or other device with a connection to the Internet using Netscape Version 8.0 or higher, Internet Explorer 9.0 or higher, or Internet Explorer for Macintosh version 7.0 or higher and fully supportive of 128 bit encryption
- A personal email address
- Adobe Acrobat Reader (available free at <http://www.adobe.com>)
- Enrollment in Online Banking

- A printer (for printed copies of checks) and/or enough hard drive space or other storage device (for electronic copies of checks and statements)
- A high speed Internet connection (DSL or Cable Modem) is recommended for optimum performance. You can still access your statements using a dial-up connection, but the process may take a few minutes.

You are solely responsible for the equipment and software you use to access Online Statements. The Bank is not responsible for the cost of upgrading your equipment and/or software to stay current with the services and products it offers through its website.

Contact Information and Statement Availability

We will email you once you register for Online Statements telling you what day of the month your statements will be available online for your review. The system will maintain up to 15 consecutive months of Online Statements for your convenience. It is your responsibility to provide us with an accurate and complete email address, contact phone number and other information related to this disclosure and to your accounts. It is your responsibility to maintain and update this information promptly within the Internet Banking system upon any changes to this information.

Review of Online Statements

You must promptly review your Online Statement(s) and notify us in writing of any error within the time requirements provided on your statement. Any applicable time periods within which you must notify us of any errors on your account statement(s) shall begin on the date the Online Statement was first made available to you regardless of when you receive and/or open the Online Statement.

Right to Withdraw

You may withdraw your consent to receive Online Statements for any of your accounts at any time. Any withdrawal of your consent will be effective only after we have a reasonable amount of time to process your withdrawal. If you had opted out of receiving paper statements, you will start receiving paper statements again. In addition, at our option we may terminate your rights to Online Statements if you have provided us with an invalid email address or we receive notification that a previous valid email address is no longer active. We also reserve the right to discontinue or change the terms and conditions on which we provide Online Statements at any time or in such case as where federal and/or state law mandates any changes. We will provide you with a notice regarding any changes or termination of your access to Online Statements. The change in service or termination of service is not contingent upon you receiving a notice.

Fees

There are no fees for Online Statements. However, you may incur a fee if you request an additional copy of your statement or check images from the bank after your statement has been delivered either electronically or in an electronic and paper format if you have requested both. In addition, you may no longer qualify for a statement credit on your account where you received a credit for choosing Online Statements. Please refer to the Fee schedule provided to you at the time you opened your account for additional information.

The Bank does reserve the right to change the fees or other terms described in this Agreement at any time. However, when changes are made to any fees, we will notify you in writing or online (if you accepted the terms of receiving online disclosures) at least thirty (30) days prior to any changes. Changes to fees applicable to specific accounts are governed by the applicable account disclosure statement.

Communication and Federal Law

All statements, either electronic or paper format from us to you, will be considered "in writing." You should print or download for your records: copies of your statements, this disclosure, your initial authorization to receive electronic statements, and any other communication that is important to you.

You acknowledge and agree that your consent to Online Statements is being provided in connection with a transaction subject to the Federal Electronic Signatures in Global and National Commerce Act.