



E-Statement Disclosure

ELECTRONIC DELIVERY OF BANK STATEMENT AGREEMENT

Welcome to First State Bank online electronic bank statement delivery service (hereafter referred to as "E-Statement"). Please read this agreement carefully and save a copy for your records.

In this Agreement, "we," "us," and "our" mean First State Bank. The words "you" and "your" mean the person(s) accessing E-Statement, which is an electronic form of the periodic paper statements available through First State Bank Online Banking Services.

You agree to the following provisions regarding E-Statement services received from First State Bank:

Your Consent

By giving your consent, you agree to receive E-Statements in lieu of periodic paper statements for all accounts enrolled now and in the future in First State Bank Online Banking Services. If you do not consent to receiving E-Statements, you will not be able to proceed with your enrollment for the E-Statements service.

For multi-party accounts, consent, or withdrawal of consent to receive electronic disclosures, records, or other information by any authorized party to the account, will be effective for all account holders.

With this consent, you also agree to receive in electronic form any communication normally provided in the paper periodic statements, including contract change in terms, Privacy Notice, and other notices that may be required by law.

How to Get Your E-Statements

You will be notified by email that your E-Statement is available to view. It is your responsibility to review each statement provided through online banking.

If your email is returned as undeliverable, an attempt will be made to contact you. If contact cannot be made, a paper statement will be sent to you through the U.S. Mail for the current and future statement cycles and your online banking services may be terminated. If you need a paper copy of your statement, you can print it or request that we mail a paper copy. To request a paper copy, contact us by telephone at (800) 410-2557. We may charge you a reasonable service charge for paper copies.

Promptly review your E-Statement and any accompanying items and notify us in writing at 422 Dibrell Avenue, Three Rivers, TX 78071, via telephone (800) 410-2557, or in person at any of the branch locations (within the applicable time periods specified in your deposit agreement) of any error, unauthorized signature, lack of signature, alteration, or other irregularity. Any applicable time periods within which you must notify us of errors on your account statement(s) shall begin on the e-mail date regardless of when you receive and/or open the statement.

Withdrawal of Consent

You may withdraw your consent at any time by calling us at (800) 410-2557. If you terminate your E-Statement service, First State Bank Online Banking Services will be discontinued. At our option, we may treat your provision of an invalid e-mail address or the subsequent malfunction of a previously valid e-mail address as a withdrawal of your consent to receive E-Statements. If you withdraw your consent, we will begin sending you paper periodic statements. Withdrawal of your consent to receive electronic communications will be effective only after we have a reasonable period of time to process your withdrawal.

Information Needed to Contact You

You are responsible for notifying us of any email address changes. Notification of any email changes should be received ten (10) days before the end of your normal statement cycle. You can also notify us by accessing your account through First State Bank Online Banking and choosing the Options Button. Alternatively, you may contact us at (800) 410-2557.

Starting Up Electronic Statements After Your Withdrawal of Consent

If you want to receive E-Statements after you have withdrawn your consent for E-Statements, you must complete the consent process again and reconfirm your ability to access E-Statements.

Hardware and Software Requirements

Below are the hardware and software requirements for access to and retention of the information provided to you in electronic form. We will notify you whenever we change or revise these requirements.

- A personal computer or other device capable of accessing the Internet. Your access to this page verifies that your system/device meets these requirements.
- An Internet web browser capable of supporting 256-bit SSL encrypted communications. This requires a minimum web browser version such as Microsoft® Internet Explorer version 10.0 (available for downloading at <http://www.microsoft.com>), and a system or device with 256-bit SSL encryption software.
- You must have software which permits you to receive and access Portable Document Format or "PDF" files, such as Adobe Acrobat Reader® (available for downloading at <http://www.adobe.com/products>).
- To retain a copy of the disclosures, notices, terms and conditions, and other documents, your device must have the ability to download and store or print PDF files