

COMMUNITY BANK

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Account E-Sign Disclosure

The following disclosure is required by the federal Electronic Signatures in Global and National Commerce Act (E-SIGN Act). Please read this E-SIGN Disclosure carefully and keep a copy for your records.

Electronic Delivery of Disclosures and Notices

By signing this disclosure, you are consenting to receive disclosures related to your account(s) electronically. This includes, but is not limited to: statement copies, credit report copies, cleared check copies, signature cards, requests to release information, etc. If you do not consent; we will mail these documents to you. By consenting to electronic delivery of disclosures, you agree to provide us with your current email address and update us as to any changes in such information by contacting us at the number or email address listed here:

- 903-236-4422
- www.cbanktexas.com

Requesting Paper Copies

Even after consent, you have the right to receive a paper copy of the disclosures related to your account(s). If you would like to receive a paper copy at no charge, please contact us at the number or email address listed above. Please include your name and mailing address and be sure to state that you are requesting a copy of the disclosures related to your account(s).

Withdrawal of Consent

If after consenting, you can withdrawal your consent at any time by contacting us at the number or email address listed above.

Hardware and Software Requirements

In order to access, view, and retain your account(s) information electronically, you must have:

- A personal computer or other device which is capable of accessing the Internet.
- An Internet web browser with capabilities to support a minimum of 128-bit encryption.
- Software which permits you to receive, access, and print Portable Document format or "PDF" files, such as Adobe Reader® version 8.0 and above.

Termination/Changes

We reserve the right, in our sole discretion, to discontinue the provision of your account information electronically, or to terminate or change the terms and conditions on which we provide account information electronically. We will provide you with notice of any such termination or change as required by law.

By signing below, I/we consent to receiving disclosures related to our account(s) electronically.

Owner Date

Joint Owner Date