

Disclosure and Consent to the Use of Electronic Signatures and Records

Please read this Disclosure and Consent to the Use of Electronic Signatures and Records ("Disclosure") carefully, as it contains important information. By proceeding forward and signing this document you are agreeing that you have reviewed the following disclosure information and consent to transact business using electronic communications, to receive notices and disclosures electronically, and to utilize electronic signatures in lieu of using paper documents. This electronic signature service is provided on behalf of STATE BANK OF DAVIS ("the Bank"), whom is sending electronic documents, notices, disclosures or requesting electronic signatures from you.

In order to complete this transaction electronically, the Bank needs your consent to use electronic records and signatures. If you do not consent to the use of electronic records and signatures, you will be unable to proceed electronically, and will need to contact the Bank to complete your transaction.

Additionally, the Bank is required by law to provide you with certain information in this transaction "in writing" which means you have a right to receive that information on paper. However, with your consent, the Bank may also provide this information to you electronically.

Definitions

The words "we," "us," and "the Bank" mean STATE BANK OF DAVIS and the words "you" and "your" mean you, the individual(s) who is identified on the account as the owner or authorized signer or as the account holder on the Account(s).

Scope of Communications to Be Provided in Electronic Form

When you select "Accept" with respect to an Account, you agree that we may provide you with any Communications relating to that Account in electronic format, and that we may discontinue sending paper communications to you, unless you withdraw your consent as described below. Your consent to sign and receive E-Documents includes but is not limited to:

- All Account agreements and contracts as allowed by law
- All legal and regulatory disclosures and communications associated with your Account
- Periodic disclosures or monthly billing statements for your Account(s)
- Notices or disclosures about a change in the terms of your Account or associated payment feature
- Privacy policies and notices

Method of Providing Communications to You in Electronic Form

All Communications that we provide to you in electronic form will be provided either (1) via e-mail, (2) by access to a website that we will designate in an e-mail notice we send to you at the time the information is available, or (3) to the extent permissible by law, by access to a website that we will generally designate in advance for such purpose.

Paper Copies

You are not required to receive notices or disclosures or sign documents electronically and may request paper copies of documents or disclosures if you prefer to do so. You also have the ability to download and print any open or signed documents sent to you through the electronic signature service using the PDF and Print icons. Adobe may also email you a PDF copy of all agreements you sign using the electronic signature service. If you wish to receive paper copies in lieu of electronic documents you may close this web browser and request paper copies from us by contacting us in writing at 100 Route 75, Davis, IL 61019 or by calling us at 815-865-5125. We reserve the right, but assume no obligation, to

provide a paper (instead of electronic) copy of any Communication that you have authorized us to provide electronically. The Bank may apply a charge for requesting paper copies.

Hardware and Software Requirements

In order to access, view and retain electronic documents that we make available to you, you must have:

- An Access Device such as a PC, MAC, or android iOS device/iPhone (including a tablet or smart phone) with Internet connectivity
- Sufficient electronic storage capacity on your device
- An e-mail account with a reputable service provider and e-mail software in order to participate in our electronic Communications programs
- A computer pointing device such as a mouse, trackball, or touchpad
- A graphical user interface operating system, such as Windows or Apple Macintosh OS
- The latest version of Adobe Acrobat Reader
- Installed up to date Anti-Virus/Anti-Malware program
- Host or network based Intrusion Detection System
- A standards-compliant web-browser which supports the HTTPS protocol, HTML, and cookies
- A computer monitor capable of displaying Internet Web pages and graphics (recommended: 800x600 resolution or higher)
- A Printer if you wish to retain electronic documents in printed form

We will notify you if the system requirements change in such a way that may prevent you from accessing or viewing your electronic documents.

Security

In order to protect your personal information, we recommend that you install firewalls, anti-virus and spyware protection software (and update as required) on your computer. We also recommend that you update your operating system and browser applications on a periodic basis to better protect your computer and online banking sessions. You agree to protect the confidentiality of your account and account number and your personal identification information by not sharing your access information, such as user ID and passwords, with any third party.

Withdrawal of Consent

You may withdraw your consent to receive electronic documents, notices or disclosures at any time. In order to withdraw consent you must notify the Bank that you wish to withdraw consent and to provide your future documents, notices, and disclosures in paper format. After withdrawing consent if at any point in the future you proceed forward and utilize the electronic signature system you are once again consenting to receive notices, disclosures, or documents electronically. You may withdraw your consent to receive electronic documents for any of your Accounts by:

- Informing us in person at any of our Banking locations
- Sending us a letter mailed to 100 Route 75, Davis, IL 61019
- Sending a secure message through the online banking portal which requires multi-factor authentication

Updating Your Records

It is your responsibility to provide the Bank with true, accurate and complete e-mail address, contact, and other information related to the Disclosure and your Account(s), and to maintain and update promptly any changes in this information. You can update information (such as your e-mail address) by calling us at 815-865-5125 or by contacting your local branch.

Communication in Writing

All Communications in either electronic or paper format from us to you will be considered "in writing." You should print or download for your records a copy of this Disclosure and any other Communication that is important to you.

Federal Law

You acknowledge and agree your consent to electronic documents is being provided in connection with a transaction affecting interstate commerce that is subject to the Federal Electronic Signatures in Global and National Commerce Act (also referred to as E-Sign Act), and you and the Bank both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

Termination/Changes

We reserve the right, in our sole discretion, to discontinue the provision of your electronic documents, or to terminate or change the terms and conditions on which we provide electronic documents. We will provide you with notice of any such termination or change as required by law. If the bank changes hardware or software systems for their electronic document delivery, you will be allowed to withdraw your consent to electronic information without a fee, condition or consequence.

Disclaimer of Warranty and Limitation of Liability

We make no warranty of any kind, expressed or implied, including any implied warranty of merchantability or fitness for a particular purpose, in connection with the electronic documents provided to you under the Disclosure. We do not and cannot warrant that the service will operate without error, or that the service will be available at all times. Except as specifically provided in this Disclosure, or otherwise required by Law, you agree that our officers, directors, employees, agents or contractors are not liable for any indirect, incidental, special or consequential damages under or by reason of any services or products provided under the Disclosure or by reason of your use of this electronic documents service, including loss of profits, revenue, data or use by you or any third party, whether in action in contract or tort based on warranty or any other legal theory.

The Bank makes no warranty that:

- The service will be uninterrupted, timely, secure or error-free
- The service will meet your requirements
- Any errors in the software will be corrected
- The Bank shall not be liable for any direct, indirect, incidental, special, consequential or exemplary damages, including but not limited to damages for loss of profits, goodwill, use, data or other intangible losses resulting from:
 - The use or the inability to use the service
 - Unauthorized access to your transmission
 - Unauthorized alteration of your data
 - Statements or conduct of the third party service provider
 - Any other matter relating to the service

Privacy

Our Privacy policy (that has been previously provided to you) will apply to this service and the policy is incorporated into and made part of this Disclosure. Our third party provider is subject to our rules on privacy in relation to your electronic documents.

Acceptance

By accepting this agreement:

- You acknowledge that you have had the opportunity to read this agreement.
- You agree to the terms of this agreement.
- You agree to receive electronic versions of the documents associated with your accounts at STATE BANK OF DAVIS.
- You agree to use electronic signatures in place of written signatures.
- You agree to maintain an active and valid email address.

If you enroll in digital financial services at a branch location using our equipment, your enrollment may not be complete until you confirm your ability to access such services from your Access Device. We will inform you, at the time of your enrollment, of any additional action you must take. If you take the required action, it is an affirmation of your consent under the terms of this agreement.

This agreement is revised periodically, and it may include changes from earlier versions. By accessing your account and engaging in electronic Communications, you agree to the most recent version of this agreement, which is always available to you online.