



Email Statements Disclosure

Upon receipt of your consent, we will notify you each time we prepare a statement for an account that you have selected. We will send you an email letting you know that the eStatement is available. Simply click on the link in your email message to navigate to eStatements. You will be required to enter your eStatement User ID and password to view the electronic statement. It is your sole responsibility to protect your password from unauthorized persons. You agree that it is your responsibility to ensure that the electronic statements cannot be intercepted or viewed by others. You understand that you have no expectation of privacy if the statements are transmitted to an email address using the World Wide Web. You further agree to release Security Exchange Bank from any liability if the information is intercepted or viewed by unauthorized parties at your, your employer or any other email address selected by you.

By accepting the terms of this agreement, you hereby authorize Security Exchange Bank to provide notification of periodic account statements to you by electronic mail. Your authorization means that we can provide you with periodic statements of your account electronically. 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 may notify us by email at customerservice@securityexchangebank.com or by calling 770-419-3337. If your electronic mail is returned as undeliverable an attempt will be made to contact you. **If contact cannot be made, a paper copy of your statement will be sent by U.S. mail and an "undeliverable eStatement" fee of \$5.00 will appear on a subsequent statement.**

You have the right to withdraw your consent to receive electronic periodic statements at any time. To withdraw your consent to receive electronic statements, you must notify us via email at customerservice@securityexchangebank.com, through our Website at <http://www.securityexchangebank.com>, or in writing to 833 South Cobb Drive, Marietta, GA 30060. The withdrawal of your consent should be received at least ten (10) days before the end of your normal statement cycle.

All electronic statements shall be in full compliance with applicable laws and regulations. The provisions in this agreement are part of (and in supplement to) Security Exchange Bank's Terms and Conditions for Depository Accounts and are subject to all the provisions in the Terms and Conditions for Depository Accounts. Each Security Exchange Bank account that you designate to be included within the eStatement service and eStatements program is also governed by the terms and conditions otherwise applicable to that kind of account as separately disclosed to you, either in the Terms and Conditions for Depository Accounts, applications and enrolment forms, the applicable personal or business fee schedules, credit or deposit agreements, our Privacy Policy or other written disclosures.

Error Resolution

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS OR DIRECTED DEPOSITS

Telephone us at 770-419-3337 or write us at 833 South Cobb Drive, Marietta, GA 30060 as soon as you can, if you think your statement or receipt is wrong or, if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

1) Tell us your name and account number. 2) Describe the error or transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. 3) Tell us the dollar amount of the suspected error. If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. We will tell you the results of our investigation within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will re-credit your account within 10 business days for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not re-credit your account. If we decide that there was no error, we will send you a written explanation within 3 business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

I have read and agree to the terms of the Email Statement Disclosure and I would like to receive eStatement delivery. I understand that for the accounts listed below I will no longer receive a periodic statement sent by U.S. Mail.

_____	_____	_____
Name	User ID	Account numbers
_____	_____	_____
Email Address for statements	Signature	Date