

Estatements Disclosure

Security Exchange Bank

Upon receipt of your consent, we will notify you by e-mail each time we prepare a statement for an account that you have selected to receive Estatements. Simply click on the link in your email message to navigate to the Estatements site. 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 Estatements at any time. To withdraw your consent you must notify us via email at customerservice@securityexchangebank.com, through our Website at 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 Estatements 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 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

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS: You will telephone us at (770) 419-3337 or write us at SECURITY EXCHANGE BANK, 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. You will:

- Tell us your name and account number (if any).
- Describe the error or the 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.
- 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 determine whether an error occurred within 10 business days (5 business days if VISA® Checkcard point-of-sale transaction, and 20 business days if new account) after we hear from you

and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if point-of-sale transaction, or new account, or a foreign initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days if VISA® Checkcard point-of-sale transaction, and 20 business days if new account) for the amount you think is in error, so that you will have the 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 credit your account. For the purpose of this paragraph, an account is a new account for a period of 30 days from the date of the first deposit to the account.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

I have read and agree to the terms of this Estatement Disclosure and I would like to receive Estatement delivery for the account number(s) indicated below. I understand that I will no longer receive periodic statements via U. S. Mail for these accounts.

Customer Name

Desired User ID

Account Number(s) Estatements desire for

Email Address for Statements

Signature

Date

For Internal Use Only: Verified By: _____ Date: _____ Processed By: _____ Date: _____
--