

Online Deposit and Loan Application Service eSign Disclosure and Consent

Please review this document carefully and print a copy for your reference. This Online Service eSign Disclosure and Consent ("Disclosure"), applies to all communications for those products and services offered through our online application.

Scope of Communications to Be Provided in Electronic Form

When you use a product or service to which this Disclosure applies, you agree that we may provide you with any communications in electronic format. This consent is limited to this particular transaction and does not apply to any future transactions entered into by you with St. Mary's Bank.

Your consent applies only to the disclosures and notices applicable to the deposit and/or loan accounts opened during this online session and includes, but is not limited to:

- All legal and regulatory disclosures and communications
- Information Concerning Your Personal Account
- Any legal documents or forms

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 email, (2) by access to a web site that we will designate in an email notice we send to you at the time the information is available.

How to Withdraw Consent

You may withdraw your consent to receive communications in electronic form with no cost to you by contacting us at 1-888-786-2791.

How to Update Your Records

It is your responsibility to provide and maintain a current email address, contact information and promptly notify us should this information change by contacting us at 1-888-786-2791 or emailing us at customerservice@stmarysbank.com.

Hardware and Software Requirements

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

- Internet browser that supports 128 bit encryption.
- Sufficient electronic storage capacity on your computer's hard drive or other data storage unit.
- A valid email address.
- A personal computer or other access device which is capable of accessing the internet (e.g., you must have a modem, cable internet connection, or some other means of access to the internet, and you must have an active account with an internet service provider).
- An operating system and an Internet connection capable of receiving, accessing, displaying, and either printing or storing communications received from us in electronic form via a plain text-formatted email or by access to our website.

Requesting Paper Copies

Even after you consent, you can obtain a paper copy of disclosures and forms at no cost to you. You can obtain a paper copy of an electronic disclosure or form by printing it yourself or by requesting that we mail you a paper copy, if such request is made within a reasonable time after we first provided the electronic communication to you. To request a paper copy, please call our Member Contact Center at 1 -888-786-2791.

Communications 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 documents or communication that is important to you.

Consent

By selecting "I have read and understand the eSign Act," you consent to receive all communications regarding products and services that are offered through this online service session. You further agree that your computer satisfies the hardware and software requirements specified above and that you have provided us with a current email address at which we may send electronic communications to you. If you do not wish to consent to receive disclosures, forms and other materials electronically, you should exit the application and visit any branch location.