

ELECTRONIC DISCLOSURE AGREEMENT

This agreement is with State Bank. You have agreed to receive the account disclosures for this transaction electronically. Described below are the terms and conditions for providing to you such disclosures electronically. You acknowledge and agree that: you are able to view this agreement on your computer or electronic device; you are able to download to a hard drive or USB drive PDF files; you have access to the internet; you are able to send and receive e-mails; the email address that you provided to us is the proper e-mail address for communicating with you; you are responsible for notifying us of changes to your e-mail address. Please read the information below carefully and thoroughly. You agree to the terms of this agreement just as if you had signed a paper document.

Definitions

The word "we", "us", "our" or "Bank" mean State Bank. The words "you" and "your" mean the party(s) to an account. "Disclosure" means any account authorization agreement, disclosure, notice, statement, or other information related to your account including, but not limited to, information that we are required by law to provide in writing.

Method of Providing Communication to You in Electronic Form

We may provide documents to you in electronic form, all electronic communications will be considered to be "in writing". All Disclosures will be provided to you electronically in one of several ways. These are either: 1) By Personal Online Banking messaging or email to the most current email address we have on record 2) by access to a website that we identify in a Personal Online Banking message, or email notice we send to you, at the time the information is available, or 3) to the extent permissible by law, by access to a Web site that we will identify in advance for such purposes.

Types of Communication

State Bank is required by law, regulation or agreement to provide to you copies of certain information "in writing". With your consent, we can provide this information to you by Electronic Delivery. This information will include all legal, regulatory or other disclosures associated with an account or service.

Retaining Copies

You should print or download any electronically delivered document that is important to you.

Paper Copies

You will have the ability to download and print the disclosure documents if you elect to, if you wish for us to send you paper copies of any such documents from our office to you, you will be charged a \$1.00 per-page fee. You may request delivery of such paper copies from us by following the procedure described below.

Contacting Us

You may contact us to request paper copies of disclosures:

To contact us by phone call: 618-939-7195

To contact us by e-mail, send messages to: ibanking@sbw.bank

To contact us by paper mail, please send correspondence to:

State Bank

PO Box 148

Waterloo, IL 62298

Required hardware and software

The minimum system requirements may change over time. The current system requirements are:

- Adobe Acrobat Reader or similar software for reading a pdf formatted document on your device.

Updating your Records

It is your responsibility to provide us with an accurate and complete email address, contact, and other information related to this Disclosure and your account(s). You must maintain and promptly update this information with any changes. You may view and update the email address we have on file for you within our Personal Online Banking system at any time. Once logged in choose Profile and scroll to the Email heading and choose edit. You may also update it by contacting the Bank at 618-939-7195 or in person at any branch location.

TERMINATION/CHANGES.

We reserve the right, at our sole discretion, to discontinue providing any and all Disclosures electronically. We will provide you with notice of any such termination or change as required by law. In such case we will revert to sending mailed paper Statements and Disclosures.

You may terminate your consent to receive documents in electronic form for any of your Accounts by contacting us.

We may charge you fees for providing hard copy documents.