

Warren-Boynton State Bank
Online E-Sign Disclosure
(Revised 9/25/2018)

Warren-Boynton State Bank Online E-Sign Disclosure (“disclosure”) applies to your current account(s), and/or the products, services and accounts (“accounts”) offered with/at Warren-Boynton State Bank where electronic statements/documents are available. You have a right to continue to receive all communications in paper form and we will continue to provide them in that manner if you do not consent to electronic delivery after reviewing this disclosure.

- 1. *Definition of Terms:*** The words “we,” “us,” and “our” means Warren-Boynton State Bank and the words “you” and “your” means you, the individual(s) who is identified on the account as the owner or authorized signer as the account holder on the account(s). As used in this disclosure, “communication” means any periodic statement, authorization, agreement, disclosure, notice, or other information related to your account, including but not limited to information that we are required by law to provide to you in writing.

- 2. *Scope of communications to be provided in electronic form:*** When you consent to this agreement 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 and until you withdraw your consent as described below. Your consent to receive electronic communications and transactions includes, but is not limited to:
 - Initial disclosures or agreements for your account or associated payment features.
 - Add periodic account statements.
 - Periodic disclosures or monthly billing statements for your account.
 - Notices or disclosures about a change in the terms of your account or associated payment feature.

- 3. *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 at the e-mail address you provide us, (2) by access to a web site 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 web site that we will generally designate in advance for such purpose.

- 4. *How to Withdraw Consent:*** You may withdraw your consent to receive communications in electronic form for any of your accounts by contacting us via e-mail at wbsb@wbsb.com, or contacting your local branch at the addresses provided on the back page. We may treat your provision of an invalid e-mail address or the subsequent malfunction of a previously valid address as a withdrawal of your consent to receive electronic communications. We will not impose any fee to process the withdrawal of your consent to receive electronic communications. However, any withdrawal of your consent to receive electronic communications will be effective only after we have a reasonable period of time to process your withdrawal.

- 5. *How to Update Your Records:*** It is your responsibility to provide us with true, accurate, and complete e-mail address, contact, and other information related to this disclosure and your account(s), and to maintain and update us promptly of any changes in this information. You can

update such information via e-mail at wbsb@wbsb.com, or by contacting your local branch at the addresses provided on the back page.

6. *Hardware and Software Requirements:* In order to access, view, and retain electronic communications that we make available to you, you must have:

- Personal Online Banking requires an internet browser: Internet Explorer 5.5 or higher, Mozilla Firefox 1.0 or higher, Safari 1.2 or higher, or Netscape 6.1 or higher that supports 128 bit encryption;
- Sufficient electronic storage capacity on your computer's hard drive or other data storage unit;
- Adobe® Acrobat® Reader® 5.0 or higher;
- An e-mail account with Internet Service Provider and e-mail software in order to participate in our electronic communications programs;
- A personal computer, operating system and telecommunications connections to the internet capable of receiving, accessing, displaying, and either printing or storing, communications received in electronic form from us via a plain text-formatted e-mail or by access to our web site using one of the browsers specified above.

7. *Requesting Paper Copies*

We will not send you a paper copy of any Communication, unless you request it or we otherwise deem it appropriate to do so. You can obtain a paper copy of an electronic Communication by printing it yourself or by requesting that we mail you a paper copy, provided that such request is made no later than five years after we first provided electronic Communication to you. To request a paper copy, please contact us at 217-488-6091. We may charge you a reasonable service charge for the delivery of paper copies of any Communication provided to you electronically pursuant to your authorization. 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.

8. *Communications in Writing:* All communications in either electronic or paper format from us to you will be considered "in writing." For your records, you should print or download the following:

- Warren-Boynton State Bank online documents,
- This disclosure,
- Your initial authorization to receive Warren-Boynton State Bank online documents and any changes to that authorization, and
- Any other communication that is important to you.

9. *Federal Law:* You acknowledge and agree that your consent to electronic communications 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, and that you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

10. Termination/Changes: We reserve the right, in our sole discretion, to discontinue the provision of your electronic communications, or to terminate or change the terms and conditions on which we provide electronic communications. We will provide you with notice of any such termination or change as required by law.

*By signing below, I hereby acknowledge reading the **Warren-Boynton State Bank Online E-Sign Disclosure** and that I am able to receive the documents in the format that they will be presented.*

Account Number

Signature

Printed Name

Date

Signature

Printed Name

Date

E-Mail Address

E-Mail Address

Password: _____
(Minimum eight digits, combination alpha AND numeric only, no symbols)

Daytime telephone number

Please return this signed sheet to your local branch, in person or by mail at:

Warren-Boynton State Bank
702 W. Illinois St.
New Berlin, IL 62670
(217) 488-6091
Fax: (217) 488-6216

Warren-Boynton State Bank
3030 Spring Mill Dr.
Springfield, IL 62704
(217) 787-0430
Fax: (217) 787-0450

Warren-Boynton State Bank
201 E. State St.
Modesto, IL 62667
(217) 439-7267
Fax: (217) 439-5278

Warren-Boynton State Bank
332 N. Main St.
Palmyra, IL 62674
(217) 436-2411
Fax: (217) 436-2536