THE FIRST STATE BANK OF BROWNSBORO ONLINE STATEMENT E-SIGN DISCLOSURE AGREEMENT

Effective March, 2015

IMPORTANT: PLEASE PRINT AND RETAIN THIS AGREEMENT FOR YOUR RECORDS

1. This First State Bank of Brownsboro e-Statement E-Sign Disclosure Agreement applies to each account you have with The First State Bank of Brownsboro where electronic statements ("e-Statements") are available ("accounts").

2. The Words "FSB", "First State Bank", "bank", "we", "us", and "our" means The First State Bank of Brownsboro 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). The words "deposit accounts" or "accounts" refer to eligible statement savings and checking accounts you have with FSB that are linked to and accessible through the FSB Online Banking System.

3. **Scope of Consent**
   When you click the "**ACCEPT**" button below, you agree:

   - To receive electronic monthly/periodic account statements (e-Statements) on all eligible checking or statement savings account which you are an owner

   - That we may discontinue mailing paper statements to you, unless and until you withdraw your consent as described below

   - That unless otherwise instructed, any new personal deposit accounts that you open in the future for which you are an owner will automatically be enrolled to receive e-Statements

   - That you acknowledge your understanding of, and agreement to, the terms and conditions in this document

   FSB e-Statements are provided at no cost.

4. **Accessing FSB e-Statements**
   Each of your monthly/periodic e-Statements will be available for your viewing, downloading or printing for a period of 13 months/periods.

   You will be responsible for viewing each of your e-Statements in a timely manner so as to comply with any payment due dates, error resolution requirements and time periods, or with any other terms and conditions of your account(s) affected by this document.

   If you cannot access, print or view your e-Statement for any reason, you must contact First State Bank immediately at 903-852-6911 to make alternate arrangements to gain access to your account statement and/or statement information so that you can properly and timely comply with your account obligations. See Section 8 for information on requesting paper statement copies.

5. Hardware and Software Requirements

In order to access, view, and retain e-Statements that we make available to you, **you must have the following:**

- A personal computer, operating system and internet connection capable of receiving, accessing, displaying, and either printing or storing e-Statements.

- A valid email address

- Adobe Acrobat Reader 4.0 or higher
    - http://get.adobe.com/reader

- Recommended Browsers and Operating Systems

Operating System	Microsoft Internet Explorer	Apple Inc. Safari	Google Chrome	Mozilla Firefox
Windows 7	10.0 - 11.0	N/A	37	32
Windows 8	10.0 - 11.0	NA	37	32
Mac OS X 10.9.5 “Mavericks”	N/A	7.0.6	37	32
iPad 3	N/A	7.0.4	N/A	N/A
Galaxy 10.1	N/A	N/A	N/A	20

- 128 bit SSL: Electronic Statements are sent to you using a security technology called Secure Sockets Layer (SSL). For your security, your web browser must support 128 bit SSL.

- Sufficient electronic storage capacity on your computer’s hard drive or other data storage unit (necessary if you wish to save copies of your e-Statements)

Note: Your security settings may affect your ability to view your e-Statements.

6. How to Withdraw Consent

You may withdraw your consent to receive e-Statements for any of your accounts by contacting us:

- Email: support@fsbbrownsboro.com
- Phone: 903-852-6911
- In writing by mail to:

The First State Bank of Brownsboro
Attn: CSR
PO Box 405
Brownsboro, TX 75756

We may treat your provision of an invalid email address or the subsequent malfunction of a previously valid email address as a withdrawal of your consent to receive e-Statements. Any withdrawal of your consent to receive e-Statements shall become effective no later than fifteen (15) days after receipt by FSB.

We shall not impose any fee to process the withdrawal of your consent to receive e-Statements.

7. **How to Update Your Records**
You agree to maintain a valid, active e-mail address. You must promptly notify FSB of any change in your e-mail address or mailing address through a method listed below.

- Via FSB Online Banking at www.fsbbrownsboro.com
- Email: support@fsbbrownsboro.com
- Phone: (903)852-6911
- At a FSB location

FSB is not liable for any third party-incurred fees, other legal liability, or any other issues or liabilities arising from e-Statements or notifications sent to an invalid or inactive e-mail address or postal address that you have provided.

8. **Requesting Paper Statement Copies**
We will not send you a paper copy of any statement from us, unless you request it or we otherwise deem it appropriate to do so. You can obtain a paper copy of an e-Statement by printing it yourself or by requesting that we mail you a copy of a paper statement, provided that such request is made no later than seven years after we first provided the e-Statement to you.

To request a copy of a paper statement, contact us by telephone at (903)852-6911. Once you have agreed to receive e-Statements, there will be a fee of $5.00 per statement for FSB to print and deliver paper copies of any account statements provided to you electronically. We reserve the right, but assume no obligations, to provide a paper (instead of electronic) copy of any account statement that you have authorized us to provide electronically.

9. **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 your FSB e-Statements and this Disclosure, and any other Communication that is important to you.

10. **Security Procedures**
I understand that I cannot sign up for the e-Statements program and cannot access my regular account statements without first signing up for and obtaining online banking access. I AGREE THAT USE OF ONLINE BANKING ACCESS TO SIGN UP FOR THE E-STATEMENTS PROGRAM AND TO ACCESS MY ACCOUNT STATEMENTS CONSTITUTES A REASONABLE SECURITY PROCEDURE. I further understand that if I disclose my online banking access information to other people, they may also have the ability to access my regular account statements, and I will be responsible for any transactions they may complete. I agree to

notify FSB immediately if I believe any of my accounts have been accessed without my permission. The terms and conditions in this Document only apply to the e-Statements program. Provisions in other FSB agreements and disclosures, including but not limited to FSB's Account Disclosure and any other disclosures may be revised from time to time and remain effective for all other aspects of the accounts involved.

11. Federal Law

When you click the "**ACCEPT"** button below, you acknowledge and agree that your consent to e-Statements is being provided in connection with a transaction or transactions 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.

12. Termination / Changes

We reserve the right, in our sole discretion, to discontinue the provision of your e-Statements, or to terminate or change the terms and conditions on which we provide e-Statements, including any applicable discount for receiving FSB e-Statements. We will provide you with notice of any such termination or change as required by law.