



Online Statement & Tax Notice Disclosure and eSign Consent Agreement

e-Sign Consent Agreement

This e-Sign Consent Agreement (“Agreement”) concerns disclosures relating to your accounts, products, and services with AB&T. You should read this entire document carefully before indicating your consent. We recommend that you download this document or print it for your records.

Applicability of this Consent

Your consent in this section called “Consent to Electronic Delivery of Disclosures and e-Sign Disclosures” applies to all of the following:

- Communications and disclosures relating to the opening of your deposit account when you open your account online and/or in the branch.
- Communications and disclosures relating to your request for a loan
- Communications and disclosures relating to the maintenance of any accounts, products, or services you have, have previously maintained, or may have in the future with AB&T.
- Your use of your AB&T’s Online Banking and/or Mobile Banking systems
- Any communications, agreements, legal contracts, and/or disclosures related to any accounts and services, including but not limited to deposit accounts, loan accounts, automatic transfer services, etc... that you currently have or may apply for now or in the future.

Your Consent to Electronic Delivery of Communications

Certain laws and regulations require us to provide specific information to you in writing, which means you have a right to receive that information on paper. We may provide such information to you electronically if we first provide you with this eSign Consent Agreement and obtain your consent to receive the information electronically. At times we may still send you paper communications; however, we need to know that you are willing to receive communications electronically and that you have the hardware and software needed to access this information.

You agree that all communications covered by this agreement will be provided to you or made available to you in electronic form. You agree to be bound by the terms and conditions of any communications you receive electronically. Your consent is effective until you withdraw it. After viewing any communications online, you will be able to download them to save or print for your records.

Request Paper Communication or Withdrawal your consent

At your request, we agree to provide you with paper copies of any of these disclosures/notices. You may request paper copies of any disclosure/notice by contacting us below:

AB&T
P O Box 71269
Albany, GA 31708
229-446-6158 or
229-446-2265
online.banker@abtgold.com

There are no fees related to your request for a paper copy of this agreement, your Online Statement agreement, or other regulatory required disclosures. However additional fees may apply for other types of research and transaction types of activity notices or copies of paper statements from prior months. Please refer to your New Account disclosures and Schedule of Fees and Charges provided to you at account opening for details of any related fees.

We are available by phone and email Monday – Friday from 8:30am until 5PM. Registered Digital Banking users may also message us through the AB&T Conversations feature within our online and mobile applications at any time. During the days and hours referenced above we strive to respond within 2 hours. Any messages received after 5PM, weekends and/or holidays will be reviewed and responded to on the next business day

You also have the right to withdraw your consent to receive disclosures/notices electronically for all future communications as it relates to your banking relationship with AB&T. In order to withdraw your consent; please contact us in writing at the above-mentioned postal address. You will need to include your name, address, and a statement regarding which accounts, products, and or services you are withdrawing your consent from. If you are withdrawing your consent from specific accounts, please list each account number separately. You can also withdrawal your consent through our Digital Banking platforms either Online or using our Mobile App.

Hardware and Software Requirements

In order to access and retain any disclosures, notices, or communications provided or made available to you in electronic form, you must have the ability to operate one of the following Internet browsers:

- Google Chrome (should not be older than 2 versions prior to the current release otherwise access may be denied)
- Mozilla Firefox (should not be older than 2 versions prior to the current release otherwise access may be denied)
- Safari (should be updated to the newest version within 60 days of release, otherwise access may be denied)
- Microsoft Edge (should be updated to the newest version within 60 days of release, otherwise access may be denied)

You will also need to have Adobe Acrobat Reader DC installed or have an Adobe compatible built in viewer in your browser

Updating Your Contact Information

In the event that your e-mail address or other contact information is changed, you must notify us of such changes immediately through one of the following methods:

- Login to Online Banking, navigate to Options, then choose Update Customer Information
- Access our Mobile Banking Application, navigate to Settings, User, Edit Contact Information
- Send us a message through our Support Channel within our Digital Banking platforms
- Contact us by telephone or email at the number and email address referenced above
- Visit your local branch and speak with one of our associates

If you fail to update or change an incorrect or invalid e-mail address or other contact information, you understand and agree that any communications shall be considered to have been provided to you if they were made available to you in an electronic format within our Online or Mobile Banking platforms or emailed to the email address we have for you in our records.

Hardware and Software Requirements

In order to access, review and retain Online Statements, you will need:

- A computer or mobile device that can access one the Internet and adheres to the Hardware and Software requirements referenced above
- A valid email address
- Adobe Acrobat Reader or an Internet Browser that has an Adobe compatible built in viewer
- Enrollment in Digital Banking
- A high-speed Internet connection is recommended for optimum performance. You can still access your statements using an older connection, but the process may take a few minutes.
- A printer (for printed copies of checks) and/or enough hard drive space or other storage device (for electronic copies of checks and statements)

You are solely responsible for the equipment and software you use to access Online Statements and Tax Notices. The Bank is not responsible for the cost of upgrading your equipment and/or software to stay current with the services and products it offers through its website.

Authorization for Electronic Delivery

By clicking the "Accept" button below, you acknowledge that you have read and agree to the following:

- All the terms of this Online Statement Disclosure
- All the terms outlined in the Digital Banking Disclosure
- You meet the requirements to access and retain statements in an electronic format
- You can access and retain the sample PDF file provided
- You want to receive your account statements electronically

If your account is jointly owned, the notice provided to one owner will be effective for all owners. When you elect to register for Online Statements you will receive an email notification of your registration. Your Online Statements will consist of an electronic statement and copies of imaged checks that you can view, save to your computer, or print at any time for each account that you have elected to register. In addition, when you register for Online Statements you will also be given the option to continue or discontinue receiving paper statements by regular mail. Your consent and authorization will remain valid until such time as you exercise your right to withdraw this consent.

From time to time, we may add to, modify, or delete any feature of Online Statements at our sole discretion.

Contact Information and Statement Availability

We will email you once you register for Online Statements and when your Statement and/or Notice is available for viewing. The system will maintain up to 24 consecutive months of Online Statements and 2 years of Tax Notices for your convenience. It is your responsibility to provide us with an accurate and complete email address, contact phone number and other information related to this disclosure and to your accounts. It is your responsibility to maintain and update this information promptly within the Online Banking system upon any changes to this information.

Review of Online Statements

You must promptly review your Online Statement(s) and notify us in writing of any error within the time requirements provided on your statement. Any applicable time periods within which you must notify us of any errors on your account statement(s) shall begin on the date the Online Statement was first made available to you regardless of when you receive and/or open the Online Statement. In addition, if you discover an issue with any tax notification you receive, you agree to notify within a reasonable period of time that would allow us to correct the issue timely.

Right to Withdraw from Online Statements

You may withdraw your consent to receive Online Statements and Tax Notices for any of your accounts at any time. Any withdrawal of your consent will be effective only after we have a reasonable amount of time to process your withdrawal. If you had opted out of receiving paper statements, you will start receiving paper statements

again. In addition, at our option we may terminate your rights to Online Statements and Tax Notices if you have provided us with an invalid email address or we receive notification that a previous valid email address is no longer active. We also reserve the right to discontinue or change the terms and conditions on which we provide Online Statements and Tax Notices at any time or in such case as where federal and/or state law mandates any changes. We will provide you with a notice regarding any changes or termination of your access to Online Statements and Tax Notices. The change in service or termination of service is not contingent upon you receiving a notice.

Fees

There are no fees for Online Statements and Tax Notices. However, you may incur a fee if you request an additional copy of your statement or check images from the bank after your statement has been delivered either electronically or in an electronic and paper format if you have requested both. In addition, you may no longer qualify for a statement credit on your account where you received a credit for choosing Online Statements. Please refer to the Fee schedule provided to you at the time you opened your account for additional information.

The Bank does reserve the right to change the fees or other terms described in this Agreement at any time. However, when changes are made to any fees, we will notify you in writing or online (if you accepted the terms of receiving online disclosures) at least thirty (30) days prior to any changes. Changes to fees applicable to specific accounts are governed by the applicable account disclosure statement.

Communication and Federal Law

All statements, either electronic or paper format from us to you, will be considered "in writing." You should print or download for your records: copies of your statements, this disclosure, your initial authorization to receive electronic statements, and any other communication that is important to you.

You acknowledge and agree that your consent to Online Statements is being provided in connection with a transaction subject to the Federal Electronic Signatures in Global and National Commerce Act.