



## 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**

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

AB&T  
P O Box 71269  
Albany, GA 31708  
229-446-6158 or  
229-446-2265  
online.banking@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/notices. 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.

By signing below, you confirm that you have the ability to view all disclosures, notices, or communications electronically and that the computer that you intend to use to access these documents meets the minimum hardware and software requirements described above.

Agreed and Acknowledged By

Customer Typed Name

Customer Signature

Date