

## **BATH STATE BANK'S ELECTRONIC DELIVERY CONSENT NOTICE AND AGREEMENT**

To be able to receive documents, such as disclosures, loan documents and appraisals via email, the Electronic Signatures in Global and National Commerce Act (ESIGN) and other laws and regulations require Bath State Bank to obtain your affirmative consent to electronic delivery. *Upon signing this disclosure you will be sent a file to the email we have on file for you. You will be required to open the file and reply by following the directions within.* This reply will also verify that you are able to open documents sent from the Bank. Upon following these directions you are offering your consent for electronic delivery, which applies to all required disclosures and documents. This means Bath State Bank will not have to mail disclosures or notices to you unless requested by you at a later date. Some of the items that may be sent to you electronically are:

All loan disclosures and documents  
Appraisals and valuations

Please read this notice carefully and retain a copy for your records. Upon email delivery of disclosures and documents you will want to print or retain a copy for your records.

**Agreement Acceptance:** By following the directions above you are agreeing to accept electronic delivery, you also agree to the following:

1. If you change your email address, you agree to update that information with Bath State Bank so that we may continue to send documents and notices to you.
2. You will also notify Bath State Bank of any changes in your physical address or telephone number by calling 765-732-3022 and requesting an address change form.
3. If Bath State Bank is unable to deliver an electronic disclosure or notice to you due to an inaccurate email address, we may, at our discretion, choose to mail that disclosure to you via U.S. Postal Service to your physical address on file.
4. You understand that you have no expectation of privacy if the email address you have provided is not your personal email address. You further agree to release Bath State Bank from any liability if the information is intercepted or viewed by an unauthorized party.

**System Requirements:** The minimum hardware and software requirements to accept and retain electronic documents include the following:

- A computer capable of accessing the Internet with the ability to download or print agreements and disclosures. Current operating systems that are recommended include:
- A active "Internet Service Provider"
- Adobe Reader

**Updating Your Personal Information:** You must keep Bath State Bank informed of any changes in your telephone number, mailing address and email address by:

- A. Contacting Bath State Bank at 765-732-3022 and request an address change form. For security reasons Bath State Bank requests all changes to your address, phone number or email address be in writing. Information will not be changed on the Bank system until we have changes in writing.
- B. You may also contact us by U.S. Postal Service:

Bath State Bank  
PO Box 10  
Bath, IN 47010

**Non-Electronic Copy:** If, after you have consented to electronic delivery of disclosures and notices by receiving a file from Bath State Bank, successfully opening the file, following the directions within the file and you have not withdrawn your consent to electronic delivery of these documents, you would like to receive a paper copy of a disclosure or notice, at no cost, you should contact Bath State Bank as described above. We will provide the disclosures to you via U.S. Postal Service.

**Consent to Receive Electronic Documents and Disclosures:** Upon following the directions in this disclosure you are offering your consent for electronic delivery, which applies to all required disclosures and documents. You will be bound by the terms of all disclosures and notices sent to you electronically.

**Withdraw Consent:** You may withdraw consent to receive electronic disclosures and notices at any time, free of charge, by contacting Bath State Bank at 765-732-3022 for a copy of the opt-out form, you may stop by either branch to sign the opt-out form or you may print a copy of the opt-out form from our website and mail to Bath State Bank at Box 10, Bath, IN 47010.

\_\_\_\_\_  
Customer Name (Please Print)

\_\_\_\_\_  
Customer Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Email address

Office Use Only:

\_\_\_\_\_  
Customer Number