

## FEDERAL E-SIGN ACT DISCLOSURE AND AGREEMENT

This electronic transaction disclosure, consent, and agreement (collectively, the agreement) contains important information that you are entitled to receive before you consent to receive electronic records. Please read this agreement carefully and download, save and/or print a copy for your files.

The Commercial Bank may occasionally be required by law to provide you, the signer(s) of this agreement, with certain written notices or disclosures. This agreement discloses certain information to you that we are required to provide before obtaining your consent to receive such legally required notices and disclosures by electronic means. This agreement also obtains your consent to electronically receive periodic account deposit and loan statements, certificate of deposit maturity notices, and other important notices; year-end tax statements for interest earned and mortgage interest paid; and any disclosures in a matter that reasonably demonstrates your ability to access and retain the information. In order to receive electronic statements and notices, you **MUST** be enrolled in online banking.

### **Types of Required Information Provided by Electronic Means; Accessing and Retaining Information**

In conjunction with the processing of any loan transaction in which you participate with us, we will provide or make statements, account notices, or tax forms available to you in PDF format. To access and retain statements and notices, you will need the following:

- **A personal computer or other device which is capable of accessing the internet.**

- **An e-mail account with an internet service provider and e-mail software.**

- **PDF reader: Adobe Reader or similar software may be required to view and print PDF files. You may download the most current version of the software identified above by going to [www.adobe.com](http://www.adobe.com).**

- **A printer (for printed copies) or a working hard drive or other storage device (to store electronic copies).**

These technical requirements are subject to change. If they change, you will be provided with an updated version of this agreement and asked to provide us with your consent in a manner that reasonably demonstrates your ability to receive notices and disclosures under the new technical requirements.

We will send you an email whenever your monthly statement, account notice, or tax form is available for review, as well as a link online banking to access and view these documents.

### **How to Obtain Paper Copies of Required Information**

You may request a paper copy of your statements and other documents we have electronically provided to you by contacting us at the phone number, email address, or mailing address provided below. You will be able to access your statements and other documents online for a period of 18 months. Additionally, you have the option to download or print the documents for your future reference.

### **Our Option to Send Paper**

Your consent does not mean that we must provide the required information electronically. We may, at our option, deliver disclosures, statements, notices, and other communications to you on paper should we choose to do so. We may also require that certain communications from you be delivered to us on paper at a specified address.

### **Withdrawing Your Consent**

If, after you have consented to receive the statements, notices, and disclosures electronically, you decide that you wish to receive the required information in paper format only, you may withdraw your previously provided consent at any time by signing in to online banking or the mobile app, selecting the account(s) in which you wish to turn off electronic statements and notices, select "Electronic Statements," then "Sign-Up/Changes." You may also contact us through the online banking secure messaging portal.

## **FEDERAL E-SIGN ACT DISCLOSURE AND AGREEMENT**

### **Informing Us of Your Current Email Address**

You are responsible for providing us with a working individual email address to which we can send required information and for ensuring that it is kept current in our files. Please inform us each time you change your email address by contacting us through the secure messaging portal, or at the phone number, email address, or mailing address provided below.

### **How to Contact The Commercial Bank**

In each instance, you may contact us through your secure messaging portal in online banking, by phone at (706) 743-8184, emailing us at [ebankingsupport@thecommercialbank.net](mailto:ebankingsupport@thecommercialbank.net), or by mail at P.O. Box 306, Crawford, GA 30630 for additional support.

### **Important Notice**

You understand that the information you have elected to receive is confidential in nature. We are not responsible for unauthorized access by third parties to information and/or communications provided electronically nor any damage, including direct, indirect, special, incidental or consequential damage caused by any unauthorized access. We are not responsible for delays in the transmission of any information. We are not responsible for any computer virus or related problems.

### **Consent and Agreement**

By accepting the terms of this agreement, you certify that: (i) you have read and understand this agreement, (ii) you can print or electronically save this agreement for your future reference, (iii) you consent to receive your periodic account statements by the electronic means described above, (iv) you acknowledge that you are providing your consent to receive electronic communications pursuant to the Electronic Signatures in Global and National Commerce Act and intend that this statute applies to the fullest extent possible, and (v) you have provided a working individual email address.