

E-SIGN CONSENT AND AGREEMENT FOR ELECTRONIC COMMUNICATIONS

The following disclosure is required by the federal Electronic Signatures in Global and National Commerce Act (E-SIGN Act). Please read this E-SIGN Disclosure carefully and keep a copy for your records. If you have any questions about E-disclosures that are not answered, feel free to communicate with us using any of the following contacts:

Caldwell Bank & Trust Co.

www.caldwellbankandtrust.com

P.O. Box 1749, Columbia, La. 71418

318-649-2351

Electronic Delivery of Disclosures and Notices:

By following the "Consent" instructions below, you are agreeing to receive disclosures related to your current deposit transaction account electronically. These disclosures may include, but are not limited to:

- All legal and regulatory disclosures and communications associated with the deposit product for which you have applied;
- Required notices and/or acknowledgements.

You are not required to provide your consent in order to submit an application for the deposit product. If you do not consent, we will mail and/or hand-deliver these documents to you. By consenting to electronic delivery of the deposit disclosures, you agree to provide us with your current email address and update us as to any changes in such information by contacting us at the number or address listed above. Your Consent applies only to your electronic receipt of Disclosures in connection with the deposit product. Your Consent does not apply to other transactions that you may wish to enter into with us.

Requesting of Paper Copies:

Even after consent, you have the right to receive a paper copy of the disclosures related to your current deposit transaction. If you would like to receive a paper copy at no charge, please contact us at the number or address above. Please include your name and mailing address and be sure to state that you are requesting a copy of the disclosures related to your current deposit transaction.

Withdrawal of Consent:

You have the right to withdraw your consent at any time and you will not be charged any fees for that. If after consenting, you wish to withdraw your consent prior to account opening, you can do so by contacting us at the number or address listed above.

System and Equipment Requirements:

Prior to accepting and consenting, you should verify that you have the required hardware and software necessary to access the system and retrieve documents and disclosures in an electronic format. You will need internet access and the following:

- A computer and internet browser that can support 128-bit encryption. For security purposes, we support the most current version of popular browsers such as Microsoft Internet Explorer, Mozilla/Firefox, Netscape Navigator/Communicator, or AOL's browser. The most current browser versions are typically more secure and will support 128-bit encryption. Browser upgrades are accessible on the Internet Banking login page.
- A printer for printing E-disclosures and/or sufficient hard drive space or other media (e.g. CD, DVD) if you plan to save disclosures in an electronic format.
- An external email address. This is necessary so that we can send you required notices and disclosures when required.
- These notices and disclosures may be encrypted when sent to you via email, if so, you will be prompted to follow a link entitled "View My Encrypted Email Message" you will click on the link and follow the directions provided to gain access to the information contained therein.

We may revise hardware and software requirements from time to time. If there is a material chance that the changes may impact your ability to access the system or E-disclosures, we will notify you of these changes thirty

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(30) days in advance. At that time, you will have the opportunity to change the format of your disclosures (e.g. change from an electronic format to paper format).

Termination/Changes:

We reserve the right, in our sole discretion, to discontinue the provision of your account information electronically, or to terminate or change the terms and conditions on which we provide account information electronically. We will provide you with notice of any such termination or change as required by law.