

# E-Sign Disclosure

The Savings Bank Federal E-Sign Disclosure and Consent

## **PLEASE READ THIS AGREEMENT CAREFULLY**

This Federal E-Sign Disclosure and Consent is between The Savings Bank and our Online Bank customers regarding the receipt of items electronically through e-mail or its secure web based interface: periodic statements, legal or regulatory disclosures, loan disclosures or notices including Residential Real Estate loans or other Consumer Credit, notices or disclosures about a change in terms regarding your accounts, privacy policies and notices, other communications we may include from time to time as part of account relationships with our bank and/or the eStatements program, overdraft or insufficient funds notices or any billing notices that may apply.

### **Paper Delivery of Disclosures and Notices**

You have the right to receive a paper copy of any disclosures, notices, terms and conditions, other documents and any changes. To receive a paper copy, please request it in one of the following ways: Call us at 1-800-582-2265 and speak with the customer service department, or any lender, or contact us in person at any of our offices, or write us at The Savings Bank, P.O. Box 310, 201 N. Court St., Circleville, Ohio 43113. Include your name, mailing address and state that you are asking for a copy of the disclosures, notices or other information.

### **Withdrawal of Consent of Electronic Acceptance of Disclosures and Notices**

You may contact us in any of the ways described above to withdraw your consent to receive any future disclosures, notices, terms and conditions or other documents electronically. Depending on the type of account you have chosen with The Savings Bank, this may result in the closing of your account or the imposition of certain fees. Should this occur, we will notify you of any action that will be required or fees imposed.

### **Change in How We May Contact You Electronically**

It is your responsibility to provide us with a true, accurate and complete e-mail address, contact and other information related to Disclosure and your Account(s), and to maintain and update promptly any changes in this information. You can update information (such as your e-mail address) through the methods described above.

### **Hardware, Software, and Access Requirements**

In order for the Service to work properly, you must have access to a computer with e-mail and a web browser having the following minimum browser requirements:

- Apple Safari 4.0 or PC or higher
- Apple Safari 5.0 for Mac or higher
- Firefox 3.5 or higher
- Google Chrome 9.0 or higher
- Microsoft Internet Explorer 8.0 or higher (up to IE 11)
- Opera 10.0, Opera 11.0

\*Any software version must still be supported by issuer.

In addition, you must have Adobe's free Acrobat Reader\* software in order to view the PDF formatted statement documents and disclosures. Your computer hardware must be able to reliably run the software indicated above. You are also responsible for maintaining your connection to the Internet. Furthermore, we recommend that you also have a printer connected to the computer from which you are accessing your Savings Bank Online Banking account so that you may print and save disclosures and other information you receive electronically, including your Online eStatement. You understand that you are responsible for installation, maintenance and operation of your computer, computer peripherals, and software. You assume full responsibility of ensuring these requirements are met should any changes be made to your existing computer system. The Bank is not responsible for any errors or failures of your computer or its software.

**Choice of Law**

This agreement shall be governed and construed with the Laws of the State of Ohio, without regard to its conflicts of law provisions.

By signing below, you consent to the terms & conditions of this agreement. You may cancel this agreement by notifying us as described above. Please retain a copy of this agreement for your records

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