

Decatur County Bank eStatement Disclosure – **By accepting this disclosure, you agree to discontinue receiving your monthly paper account statement. If you wish to continue to receive your monthly paper statement along with an eStatement, you must contact Decatur County Bank at (731) 852-2821.**

Decatur County Bank is offering eStatements as a way for our customers to receive their monthly account statement online and avoid receiving a paper statement in the mail. You may choose to receive your monthly account statements electronically by opting in to the service and accepting this disclosure. Accepting this disclosure and signing up for eStatements will automatically discontinue your monthly paper statement. You may also choose to continue to receive a paper copy each month (along with eStatements) by notifying Decatur County Bank at (731) 852-2821. Any customer that signs up for eStatements will retain the option to withdraw their consent to the service at any time and return to receiving their monthly statement via mail each month. Consent to receive eStatements applies only to demand deposit account statements (checking, savings); no loan records or disclosures will be sent electronically. Once you have consented to receive eStatements, in order to return to paper statements, you must call Decatur County Bank at (731) 852-2821.

In order to receive a timely eStatement, you must keep your information with Decatur County Bank up-to-date. This includes notifying us of any change in your email address. In order to update your contact information, you may use the online banking system under “My Profile” – “Change Contact Information” or call Decatur County Bank at (731) 852-2821.

If you have consented to receive eStatements but need to request a paper copy of your statement, you may contact Decatur County Bank directly at (731) 852-2821 to request the copy for a fee of \$5.00 per statement copy, or you may print a copy from the online banking system free of charge. Statements will remain available via online banking for five years.

If you accept this disclosure and consent to receive eStatements, you will receive an email each month alerting you that your monthly statement is available within the online banking system. In order to access your eStatement, you must log into the Decatur County Bank online banking application. You must have a PC or Macintosh computer with a hard drive or printer so that disclosures and statements may be printed or saved. You are required to have a modem or otherwise maintain an internet connection in order to access your email account to receive the eStatement notification, and the program is designed for optimal use using Internet Explorer 8 or later as your default browser. The Adobe Reader software version 7.0 or higher is required in order to view the eStatements, as they are PDF documents. In addition, Decatur County Bank highly recommends the use of anti-virus software on any computer that you use to access sensitive financial information, but it is not required. If there is a change in the hardware or software requirements needed to access Decatur County Bank eStatements, you will be notified of the change in enough time to comply.

As a promotion, Decatur County Bank is offering to waive the \$7.00 monthly service charge on any regular checking account that gets registered to stop paper statements and receive eStatements only. The service charge will only be waived so long as the account continues to receive eStatements only. Decatur County Bank may terminate this promotion at any time.

This disclosure will remain available at all times via a link on the Decatur County Bank website ([www.decaturcountybank.com](http://www.decaturcountybank.com)) and within the online banking system. By accepting this disclosure, you acknowledge that you have, at a minimum, the hardware and software listed above to be able to receive and retain electronic copies of your monthly account statements (eStatements).