



Electronic Statements Disclosure Agreement

Thank you for your interest in receiving electronic communication from Frontier State Bank. This service is available to you at no cost and will allow you to view documents related to your Account(s) on a secure website. To begin the registration process, please read this Agreement carefully. By accepting the Electronic Statements Disclosure Agreement below, you consent and agree that Frontier State Bank may provide certain documents to you in electronic form, in lieu of paper form, on your Account(s).

Below, the words “I,” “me,” and “my” mean you, the individual(s) or entity identified on the Account(s), and the words “we”, “they”, “them”, and the “Bank” refer to Frontier State Bank. The word “Account” means any account(s) you have with the Bank. “Communication” means any customer agreements or amendments, monthly billing or account statements, tax statements, disclosures, notices, response to claims, transaction history, privacy policies and all other information related to the product, service or Account, including but not limit to information that we are required by law to provide to you in writing.

I understand that by consenting to this agreement, I will no longer receive paper periodic statements for my Account(s) and I may also receive other statements, disclosures, and notices regarding my Account(s) electronically and not in paper form.

Communication Provided in Electronic Form

I agree that the Bank may provide me with any Communications that they may choose to make available in electronic format, to the extent allowed by law, and that they may discontinue sending paper Communication to me, unless and until I withdraw my consent as described below. My consent to receive electronic communications, as applicable, includes but is not limited to:

- Periodic bank statements (“eStatements”)
- Notices or disclosures about a change in the terms or fees of my Account.
- Legal and regulatory disclosures and Communications associated with the Account or the product or service available through Online Banking for my Account.
- Online Banking Agreement
- Privacy Policy and notices of change
- Lending disclosures, billing notices, or change of term notices
- eAlerts

I understand by consenting to receive Communications electronically from the Bank does not prohibit them from continuing to provide Communications in paper form. They may elect to continue to send some, if not all, Communications in paper form at our discretion even if it is identified above.

Method of Receiving Electronic Communications

Upon registering for Online Banking, I have been provided with login credentials, ID and password, to access my Account(s). I agree to take steps necessary to safeguard my ID and password from unauthorized use. Furthermore, I understand that if I disclose my login credentials to other people, he/she may also have the ability to access my regular account statements, and I will be responsible for any transactions completed. I agree to notify the Bank immediately if I believe my Account(s) have been accessed without my permission or my login credentials have been compromised.

I understand that I am responsible for providing an accurate and complete email address to receive electronic Communication from the Bank. The Bank will not be responsible for any third-party fees that I



might incur from my Internet or wireless service provider for electronic data or message services related to my consent to accept electronic communications.

Updating My Records

It is my responsibility to provide the Bank with an accurate and complete email address and contact information. I will be responsible for maintaining and promptly updating any changes to my email address and contact information with them related to my Account(s). I can update my information by calling 405.672.7831 or (toll free) 877.895.4770; emailing customerservice@frontier-ok.com; or visiting the Bank at 5100 South I-35 Service Road, Oklahoma City, Oklahoma. In the email is returned undeliverable, my consent to receive electronic communications could be terminated without notice. If terminated, all Communication will be delivered in paper form.

How to Request Paper Copies

I understand and agree that I will no longer receive paper copies of my periodic Account Statement. I can request a paper copy of my Statement by contacting the Bank by telephone at 405.672.7831 or (toll free) 877.895.4770; by email at customerservice@frontier-ok.com; or in writing or by visiting the bank in person at 5100 S. I-35 Service Rd, Oklahoma City, Oklahoma 73129. The Bank may charge me a reasonable fee for any paper copies that I request in addition to the e-Statements that I receive. I will be notified of the charge prior to completing the request. The Bank reserves the right, but assumes no obligation, to provide a paper copy of any communication that I have authorized them to provide electronically.

Hardware and Software Requirements

To access, view and retain electronic Communication from the Bank, my system will need at a minimum a current supported internet browser tool such as: Microsoft Internet Explorer, Mozilla Firefox, Apple Safari, Google Chrome and a currently supported version of Adobe Acrobat Reader. Cookies and JavaScript must be enabled in the browser options. Additional access to other financial services, such as Online Banking, may rely on additional hardware and software requirements.

In addition, I have and will maintain a printer capable of printing any eStatements that are made available from the Bank. As an alternative, I have and will maintain the ability to electronically save and visually display on my computer any eStatements that are made available on the Bank's website or other disclosures and notices that I receive whereas the Bank is required to provide a retainable copy.

Changes and/or Termination

The Bank reserves the right to change or terminate the terms and conditions of this Agreement at any time. They will provide me with notice of any such changes or termination. In such an event, I will be notified before the effective date of any change whenever possible. This means they will send me a notice using my mailing address currently on file. By accessing my electronic communications after I receive any notice of change will constitute my agreement to such change(s).

How to Cancel Electronic Statements

My ongoing consent to receive subsequent electronic communication is voluntary and may be withdrawn at any time. I can withdraw consent by calling the Bank at 405.672.7831 or (toll free) 877.895.4770; emailing my withdrawal request to customerservice@frontier-ok.com; writing the Bank at P.O. Box 95329, Oklahoma City, OK 73143-5329; or by visiting the Bank at 5100 South I-35 Service Road, Oklahoma City, Oklahoma. My withdrawal request shall become effective no later than fifteen (15) days after receipt by the Bank. Upon termination, I understand and agree that I will no longer have access to my eStatements through Online Banking and that I will receive all future account statements in paper form via mail.



**IMPORTANT: PLEASE PRINT AND RETAIN THIS AGREEMENT
AND
VERIFY YOUR EMAIL ADDRESS ON RECORD WITH FRONTIER STATE BANK IS
CORRECT.**

The terms and conditions in this Agreement apply to electronic communications services. Provisions in other Frontier State Bank agreements and disclosures, including but not limited to Frontier State Bank's Account Disclosure and in all loan agreements and disclosures, may be revised from time to time and remain effective for all other aspects of the accounts involved.

By selecting the "Accept" button below, I hereby acknowledge that I am the authorized signer/primary account holder of the Account(s) that the electronic communication consent will be applied. My consent will be legally binding on me and all owners on the Account(s) with the terms and conditions of this consent and authorization as described above.

**PLEASE PRINT AND RETAIN A COPY OF THIS CONSENT AND AUTHORIZATION FOR
YOUR RECORDS**

You will be notified via email when new documents are available for viewing. If your email address is not current, please contact the Bank at 405.672.7831 or (toll free) at 877.895.4770; emailing customerservice@frontier-ok.com; or visiting the Bank at 5100 South I-35 Service Road, Oklahoma City, Oklahoma to update our records before proceeding with this acceptance.

Confirmation Code: 17a632