

ELECTRONIC CORRESPONDENCE AGREEMENT

Please read this Electronic Correspondence Agreement carefully and keep a copy for your records.

Solutions Bank Electronic Statement Disclosure Agreement, Electronic Delivery of Statements, Disclosures and Notices

By accepting this Electronic Statement Disclosure Agreement, you consent and agree that we may provide certain account statements, disclosures and notices to you in electronic form, in lieu of paper form. The accounts, disclosures and notices included in this consent are noted below. Account, Disclosures and Notices included in this consent to receive e-statements covers the periodic statements you are provided in conjunction with the accounts that you have selected to enroll. This consent also covers disclosures that we are required to provide with your deposit statements. For deposit accounts this includes, but is not limited to, the Error Resolution Notice, required by Regulation E (Electronic Funds Transfer Act), and the periodic statement disclosures required by Regulation DD (Truth In Savings Act). We may also provide notice of any changes related to this service to you either by mail or electronically. If we choose to provide the notice to you by mail, we may mail it separately or with other information to any address on our records for you. If we choose to provide notice electronically, we may send the notice either to the e-mail address we have on our records for you for receipt of electronic statements and disclosures, or they may be available when you select your statement for viewing, unless otherwise required by law.

Hardware, Software and other System Requirements: In order to receive electronic delivery of these documents, you must have a personal computer or other access device which is capable of accessing the Internet (e.g., you must have a modem and available phone line, a cable Internet connection or some other means of access to the Internet, and you must have an active account with an Internet service provider). Your access to this page verifies that your system meets these requirements.

You must have an Internet web browser which is capable of supporting 128-bit SSL encrypted communication. Current supported browser are Microsoft® Internet Explorer version 8.0, 9.0 and 10.0 (available for downloading at <http://www.microsoft.com/windows/ie/downloads/default.asp>), Mozilla Firefox (available for downloading at <http://www.mozilla.com/en-US/firefox/ie.html?from=getfirefox>), Google Chrome (available for downloading at <https://www.google.com/intl/en/chrome/browser>), or Apple – Safari and your system must have 128-bit SSL encryption software. You must also have Adobe Acrobat Reader 9.0 or greater. You may download Adobe Acrobat Reader at <http://www.adobe.com>. You must have a current email address and be enrolled in online banking. A printer (for printed copies of checks) and/or enough hard drive space or other storage device (for storage of electronic copies of checks and statements.) A high-speed internet connection (DSL or cable modem) is recommended for optimum performance. You can still access your statements using a dial-up connection, but the process may take a few minutes. Your access to this page verifies that your browser and encryption software meet these requirements.

To save your statements on your computer or to some other media such as CD Rom, you may use the "Save" feature of your Internet browser software.

You are solely responsible for the equipment and software you use to access e-Statements. Solutions Bank is not responsible for the cost of upgrading your equipment and/or software to stay current with the products and services we offer through our website.

Accessing Your Statements, Disclosures and Notices with Internet Banking Statements: Each account cycle, you will receive an e-mail, at the address designated by you through Solutions Bank's Online Banking, notifying you of the date when the periodic electronic statements ("e-Statements") for your Designated Accounts are available. These e-mails will be the only notice you receive regarding the availability of your e-Statements online other than alerts that may be sent to your Online Banking message box. Viewing your e-Statements will require a valid USER ID and password for Solutions Bank's Online Banking. To access your statement, you must log-in to Solutions Bank's Online Banking at www.solutions.bank using your Online Banking login and password. After signing into Online Banking, you will be provided access to your e-Statements through the E-statement menu. Access to your e-Statements as well as a link to important disclosures will be provided for twenty-four (24) months from the date of each e-Statement. You may make a copy of an e-Statement for your records by printing it to an attached printer or downloading it to a storage device.

By selecting e-Statements in Online Banking, you will no longer receive paper statements for your Designated Accounts by U.S. mail. In addition, you may receive Disclosures regarding Designated Accounts electronically and not in paper form. Disclosures may be attached in an e-mail, contained in the text of an e-mail, and/or posted otherwise through Solutions Bank's Online Banking. Any e-mail notifying you of the availability of or containing an e-Statement or a Disclosure is referred to as a "Notice E-Mail". Delivery of some Disclosures in electronic form does not require the Bank to deliver all notices, or all notices of a particular type, electronically. Notice E-Mail to one owner of a joint owners' Designated Account is considered sufficient notice regardless of whether you actually access the Notice E-Mail or the e-Statements or Disclosures.

Request for Paper Statements, Disclosures or Notices: If you would like to receive a paper copy of any of the documents included in the agreement, you may contact us at the e-mail address, phone number or mailing address at the bottom of this consent. Request for paper copies of your statement is assessed a fee of \$5.00 per statement.

Right to Withdraw Consent: You have the right to withdraw your consent to electronic delivery of e-statements, notice and disclosures. To do so, you must contact us at the e-mail address, telephone number or mailing address at the bottom of this consent. Also, if you terminate your Online Banking service, then you have effectively withdrawn your consent to receive e-Statements. Any withdrawal of your consent will be effective after the Bank has reasonable time to process your withdrawal. You will start receiving paper statements again. In addition, we may terminate your rights to e-Statements if you have provided us with an invalid e-mail address or we receive notification that a previous valid e-mail address is no longer active. We also reserve the right to discontinue or change the terms and conditions

on which we provide e-Statements at any time or in such case as where federal and/or state law mandates any changes. If you withdraw your consent to electronic delivery, we will resume sending paper copies of the statements, notices and/or disclosures.

Change of E-Mail Address, Phone Number, Mailing Address and Other Information: You must notify us immediately of any changes in your e-mail address, telephone number or mailing address and other information. Notification may be made by contacting us at the e-mail address, telephone number or mailing address at the bottom of this consent. For your security, we will take appropriate steps to verify change requests received via telephone, mail or an e-mail address different from the one previously provided by you.

Additional Terms and Conditions: This agreement is in addition to the terms and conditions described in your account opening disclosures or any other documentation which relates to your account(s). To the extent that this agreement is inconsistent with any of the terms and conditions contained in other account documents received, this agreement shall be in control relative to e-statements, disclosures and notices.

Contact Information: Solutions Bank, Attn: Operations Department, 996 W Fairview Rd, Freeport, IL 61032, (815)235-2711, customerservice@solutions.bank

I hereby consent that the internet access device(s) I will use to receive the statements, disclosures and/or notices indicated above and to access the Bank's Online Banking Service meet(s) the system requirements described above; and to receiving the statements, disclosures and/or notices electronically.

I hereby consent that I have received the Electronic Statement Disclosure Agreement.