

ELECTRONIC CORRESPONDENCE AGREEMENT

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

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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.

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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

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