

10/17/2016

**Tennessee State Bank
Electronic Banking Account eStatements/eDocuments Agreement**

CONSENT TO RECEIVE ELECTRONIC RECORDS (eStatements/eDocuments). You understand and agree that when you consent to receive electronic records, you agree to the terms and conditions of the Electronic Banking Account eStatements/eDocuments Agreement. You agree to receive the periodic statement for your account electronically through your NetTeller account (eStatement). You agree that you may receive other records (eDocuments) electronically, including but not limited to, agreements, disclosures, notices, account alerts and other communications both by posting to NetTeller and by email notification to you. By consenting to receive electronic records, you agree to provide us with the information, such as a current email address, needed to communicate with you electronically and notify us of any changes in such information by calling us or writing us at the address below. You may update your email address in NetTeller using the eDocuments tab, clicking on "Email Settings", updating your email address and then clicking "Save Settings".

You have the right or option to have any eStatements or eDocuments that originated in written form to be provided to you on paper or in nonelectronic form. There is no charge for providing you with a paper copy. If you wish to receive a paper copy you can make this request by contacting us by phone at 865.908.5779, writing to us at Electronic Banking Department, Tennessee State Bank, PO Box 1260, Pigeon Forge, TN 37868 or sending us a message using the Contact Us feature in NetTeller.

You have the right to withdraw the consent to receive eStatements/eDocuments. You will be subject to the terms, conditions and any applicable fees of the account for which you have. For example, if your account agreement waives the monthly Service Charge if you receive eStatements, revoking that consent will subject your account to the monthly Service Charge. You may revoke consent to receive eStatements/eDocuments by using the eDocuments tab in NetTeller, clicking on "Sign Up/Changes" and removing the checkmark from the accounts you want to unenroll or by removing the checkmark from "Enroll All Available Accounts and Document Types Shown".

In order to access and retain eStatements/eDocuments you must have –

- A personal computer with an internet connection or a web enabled personal device such as a telephone or tablet
- A supported browser – current and most prior major releases of the following:
 - Microsoft Internet Explorer – IE
 - Firefox
 - Safari – Apple/Mac Users only
 - Google Chrome
- A pdf reader such as Adobe Acrobat Reader

In order to provide your consent below, you must first demonstrate that you can access information in a pdf format. This link includes a pdf document with a Passcode and a copy of the eDocuments Agreement. Please print or save a copy of this document for your records. The Passcode must be entered below in order to proceed with your consent.

AGREEMENT. This Electronic Banking Account eStatements/eDocuments Agreement (Agreement) is made between you and Tennessee State Bank (TSB). This Agreement is in addition to the terms and conditions described in the Tennessee State Bank NetTeller Online Banking Agreement, Electronic Fund Transfers Disclosure and corresponding Fee Schedule. Once enrolled in the eStatements/eDocuments service you will receive your next account statements, notices, and documents electronically only.

ELIGIBILITY FOR eStatements/eDocuments. You must be enrolled in TSB NetTeller Online Banking in order to sign up for and view eStatements or other eDocuments. All account types for which the bank generates periodic statements are eligible for eStatements.

MULTIPLE ONLINE ID'S. eStatements/eDocuments can only be set up for an account under one NetTeller ID. If you wish for your eStatements/eDocuments notifications to go to more than one person for an account then that party must be set up on the Additional Recipients tab on the ID under which the account is established.

ACCESSING YOUR eStatements/eDocuments. You will receive an email notification to the email address on file when eStatements/eDocuments are available to view in NetTeller Online Banking. Your eStatements/eDocuments are currently only accessible on the TSB NetTeller Online Banking site. You will need to ensure that your computer software meets the following system requirements in order to view, print, and/or save your eDocuments/eStatements.

- Computer with the capability to access the Internet
- Internet Browser that supports 128-bit encryption and is on the list of supported browsers. https://www.tnstatebank.com/files/Supported_Browsers.pdf
- Adobe Acrobat Reader 6.0 or higher

From time to time the hardware and/or software requirements to download and view eStatements/eDocuments may change. When this happens we will notify you of any changes with a message on NetTeller or email may be utilized if appropriate. This may require a re-acknowledgement of the Electronic Banking Account eStatement/eDocuments Agreement.

Your statements and notices will be available to you online for 18 months. You will continue to have the option to request historical statements, for which a Special Statements fee may apply; please refer to the applicable account agreement and disclosures or fee schedule for details. If you wish to receive a paper copy of a disclosure or other information presented to you electronically you can contact us by phone at (865)908-5779 or by writing us at Electronic Banking Department, Tennessee State Bank, P.O. Box 1260, Pigeon Forge, Tennessee 37868.

We will deliver your eStatements/eDocuments in a timely manner and in accordance with any applicable time required by law. However, we shall incur no liability if we are unable to deliver your eStatements/eDocuments because of the existence of any one or more of the following circumstances:

1. Our website or TSB NetTeller Online Banking is not working properly and you know or have been advised by us of the malfunction; or
2. Circumstances beyond our control (such as, but not limited to, fire, flood, interruption in telephone service or other communication lines, interference from an outside force, legal restriction or delays in mail service) prevent proper delivery and we have taken reasonable precautions to avoid those circumstances.

DUTY TO REVIEW PERIODIC STATEMENTS. Your receipt of e-Statements does not in any way alter your obligation to promptly review your e-Statements. You should promptly access/review your eStatement/eDocuments and any accompanying items and notify us in writing in accordance with the Terms and Condition of Your Account Disclosure of any error, unauthorized transaction, or any other irregularity. If you allow someone else to access your eStatement, you are still fully responsible to review the eStatement for any errors, unauthorized transactions or any other irregularities

EMAIL ADDRESS MAINTENANCE. It is your responsibility to notify us if you change your email address. You may update your email address by going to the Options tab in TSB NetTeller Online Banking, clicking on Email, and making changes to your information. The e-mail will also be the only notice you receive of the availability of your e-Statement online. Regardless of your receipt of email notification, you agree that our posting of your statements on TSB NetTeller Online Banking constitutes delivery of your periodic account statement.

CHANGE STATEMENT DELIVERY METHOD. At any time, you can change the option to receive eStatements/eDocuments by going to the eDocuments tab in online banking, clicking on "SignUp/Changes", and removing the checkmark from the All Account box or remove the checkmark from the account(s) you want to remove from eStatements. When you change your settings, the change will take place the next statement cycle. TSB will resume the paper delivery of your periodic statement via the United States Postal Service and your account will be subject to the terms and conditions applicable to that account type at the time you cancel your eStatement/eDocument service. For example, if your account agreement waives the monthly Service Charge if you receive eStatements, revoking that consent will subject your account to the monthly Service Charge.

CHANGES AND/OR TERMINATION. Except as otherwise required by law, rule, or regulation, we may change the terms of this Agreement at any time. When changes are made we will update this Agreement in NetTeller Online Banking. Online banking will be updated on the effective date, unless an immediate change is necessary to maintain the security of the system or unless a law, rule or regulation requires that it be updated at an earlier time. If such a change is made, and it can't be disclosed without jeopardizing the security of the system, this Agreement will be updated within thirty (30) days after the change. You will be notified as soon as possible when any changes are made which materially affect your rights. As always, you may choose to decline changes to this Agreement by de-enrolling in the eStatements service. Your continued enrollment in the eStatements service is your acceptance to the Agreement. A withdrawal from consent for eStatements shall not affect the legal effectiveness, validity or enforceability of electronic records provided or made to you prior to your withdrawal of consent. Changes to fees or terms applicable to eligible accounts are governed by the agreement otherwise governing the applicable account. It is your responsibility to review this Agreement including Tennessee State Bank's Privacy Policy from time to time in order to be aware of any such changes. You should print or save a copy of this agreement for further reference or you may access the agreement at all times under the eStatements tab of NetTeller.