ARTHUR STATE BANK

E-Sign Act Disclosure and Consent

Please read this Federal Electronic Signatures in Global and National Commerce Act ("E-Sign") Disclosure and Consent carefully and keep a copy for your records. You can record your consent to the E-SIGN disclosure by signing this disclosure. By doing this, you consent to the electronic delivery of any Communication including disclosures (original and subsequent), agreements, change in terms notices, terms and conditions, statements, and any other documents for all of your account/service relationships with Arthur State Bank. You also agree that we do not need to provide you with additional paper (non-electronic) copies of the disclosures (original & subsequent), agreements, change in terms notices, terms and conditions, statements, and any other documents, unless specifically requested. Once you consent to this disclosure, requests for paper copies of any of the above mentioned documents may result in a fee.

Electronic Delivery of Disclosures and Notices

In order to access, receive and retain the disclosures (original and subsequent), agreements, change in terms notices, terms and conditions, statements, and any other documents, you must provide, at your own expense, an Internet connected device that meets the minimum requirements outlined below. You also confirm that your device will meet these specifications and requirements and will permit you to access and retain the disclosures (original and subsequent), agreements, change in terms notices, terms and conditions, statements, and any other documents electronically each time you access and use it. All Communications in either electronic or paper format from us will be considered "in writing."

System Requirements to Access Information

To receive an electronic copy of the disclosures (original & subsequent), agreements, change in terms notices, terms and conditions, statements, and any other documents, you must have the following equipment and software:

- A personal computer or other device which is capable of accessing the Internet so you can access, receive, retain, and either print or store the document received.
- An Internet web browser which is capable of supporting 128-bit SSL encrypted communications, which requires a minimum web browser version of Microsoft® Internet Explorer version 6.0 and your system or device, must have 128-bit SSL encryption software.
- You must have software which permits you to receive and access Portable Document Format or "PDF" files, such as Adobe Acrobat Reader® version 8.0 and above.
- An e-mail account with an Internet Service Provider and e-mail software in order to participate in our electronic communications program

Withdrawal of Electronic Acceptance of Disclosures and Notices

You may withdraw your consent to receive Communications in electronic form for any of your Accounts by **telephone at (888) 825-2265 or by postal mail at Arthur State Bank, Attn: Customer Service Dept., 100 East Main Street, PO Box 769, Union, SC 29379.** We may treat your provision of an invalid email address or the subsequent malfunction of a previously valid address or cancellation of participation in our online banking product as a withdrawal of your consent to receive electronic communications. We will not impose a fee to process the withdrawal of your consent to receive electronic communications. Any withdrawal of your consent to receive electronic communications will be effective only after we have a reasonable period of time to process your withdrawal.

How to Update Your Records

It is your responsibility to provide us with true, accurate and complete e-mail address, contact, and other information related to this Disclosure and your Account(s), and to maintain and update promptly any changes in this information. You can update such information (such as your e-mail address) **by telephone at (888) 825-2265 or by postal mail at Arthur State Bank, Attn: Customer Service Dept., 100 East Main Street, PO Box 769, Union, SC 29379.** Please include your name, existing information, and updated information.

Termination/Changes

We reserve the right, in our sole discretion, to discontinue the provision of your electronic Communications, or to terminate or change the terms and conditions on which we provide electronic Communications. We will provide you with notice of any such termination or change as required by law.

Confirmation of Consent

Once you provide your consent below, we will send a confirmation notice to your designated e-mail address. The confirmation notice will include an "E-Sign Test Confirmation" document that will contain a "Code Word". Your reply to the email with the supplied "Code Word" will serve as the electronic confirmation of your consent to receive electronic Communications as previously described. Failure to complete this confirmation within 5 business days will require that we revoke your consent to receive electronic Communications.

The Undersigned has read and agrees to the terms and conditions as stated above.

Customer Name (Please Print) **ON FILE** **E-Mail Address** **ON FILE**

Signature **ON FILE** **Date** **ON FILE**

Revised May, 2014