

### Election to Receive Electronic Information and Disclosures

This disclosure documents your consent to conduct transactions electronically and to electronically receive disclosures and notices relative to the accounts you are applying to open with us online. The disclosure also describes your rights relative to conduct transactions electronically and to electronically receiving disclosures and notices, as well as the consequences of withdrawing your consent. We recommend you print and retain a copy of this disclosure and all the disclosures and agreements related to this application.

Once you consent, you will be able to apply to open accounts online. If you do not consent, you will not be able to apply online. However, regardless of whether you consent, you will still be entitled to apply to open accounts through other methods that we permit, such as in person.

By checking the box for Electronic Communication and E-Signature, you are authorizing to receive "Disclosures" electronically and that you consent to the terms and conditions outlined below.

- Some or all of the Disclosures (collectively, "Disclosures") related to your online application will be made available to you in electronic format. Below is a list of Disclosures that may apply to your online application. **Print** or **Save** copies for your records.

- ❖ Interest Rates and Annual Percentage Yields
- ❖ Deposit Agreements and Disclosures
- ❖ Schedule of Fees
- ❖ CBBC Bank's Privacy Policy
- ❖ Notice of Account Approval and Declines

- Upon request, the Disclosures will be provided to you in paper format at no cost to you. Send a written request to CBBC Bank, PO Box 9730, Maryville, TN 37802-9730, or call (865) 977-5900.
- You may withdraw your consent to receive Disclosures electronically. You may send a written request to withdraw your consent to CBBC Bank, PO Box 9730, Maryville, TN 37802-9730, or call (865) 977-5900
- Your consent applies to all Disclosures related to your online application.
- To ensure that we can provide you with Disclosures, you must update us with any change in your email address. You may edit your email address by clicking on the "options" tab in BankOnline and updating your personal information or go into your nearest Branch.
- You are the person named in the "Applicant" section and all information in the application, to the best of your knowledge is correct.
- You intend to be bound by the Disclosures.
- To receive the Disclosures electronically the following minimum computer hardware and software requirements must be met: PC compatible or Mac personal computer system with internet connectivity; available hard disk drive space of at least 500 kb; a computer pointing device, such as a mouse; 128-bit SSL (Secure Socket Layer) compatible browser, such as Internet Explorer 9.0, or higher; Adobe Acrobat® Reader®, and an operating system and internet connection capable of receiving, accessing, displaying and either printing or storing communication received from us in electronic form via a plain-text formatted email or access to our website.