E-STATEMENT AUTHORIZATION

Electronic Delivery Disclosure Statement

Disclosures including the Electronic Fund Transfer Disclosure, Truth in Savings Disclosure, Privacy Policy Notice, Funds Availability and other disclosures delivered to you in the past may need updated from time to time and will be available to you in hard copy upon your request. Your consent to the electronic delivery of your statements will also be considered as consent to receive electronic delivery of future disclosures. Statements and disclosures may not be distributed in paper unless you contact us and request a paper version; a fee may apply for re-printing a statement that you authorized us to provide to you electronically. The paper version of statements and disclosures will be provided to you upon your written request to receive such. Your consent applies to any Disclosure provided to you and any Change in Terms Notice. In order to properly deliver your regular statements and any disclosures from time to time, you must update us with any change in your e-mail address. You can withdraw your consent to receive electronic statements and disclosures by calling us or writing to us at the number or address listed below, or by notifying us in person.

In order to receive and view the disclosures and e-statements electronically, the following minimum computer hardware and software requirements must be met: Internet-capable device with access to an updated browser program at least 128-bit encryption (i.e. Microsoft Edge, Firefox, Google Chrome, Safari etc.); Access to an updated version of Adobe Acrobat Reader 10.0 or greater which will allow you to view PDF files; Valid operating e-mail address and software to access e-mail; Printer capable of printing any communications that are e-mailed to you and/or made available on our website; Ability to visually display on your device any communications that are e-mailed to you and/or made available on our website; Sufficient memory and drive space capacity to download and/or save to your device documents and other communications e-mailed to you or made available on our website.

Contact Information:

The Clay City Banking Company 331 S. Main St. • P. O. Box 465 Clay City, IL 62824

Phone: 618-676-1511; Fax: 618-676-1551

statements@claycitybanking.com

Yes, I would like to begin receiving electronic, rather than paper statements on my account. These statements can be sent to the e-mail address I have provided. I agree to notify the Bank should there be a change in this e-mail address. I further agree to the terms and conditions listed above.

Date

Detach and Return the TOP Portion to the Bank – Keep the Bottom Portion for Information Purposes

E-STATEMENT PROCESS

With receipt of the E-Statement Authorization, your account statement will be changed from paper format to electronic format. Each time your statement is produced you will be sent an e-mail to the above provided e-mail address indicating that your statement has been prepared and is ready. You will create your own username and password through csiesafe.com to access the statement (establishing a secure username and password limits viewing of the statement information by an unauthorized individual who may otherwise be able to view all other e-mail items). If you want to receive your statements electronically through Online or Mobile Banking (where an e-mail will be sent to you notifying you that your statements are ready and you will access them through Online or Mobile Banking), you will need to log in to Online Banking to select the statement and notices you would like to receive electronically and accept the terms and conditions. Once you are receiving your statements electronically, you will no longer receive these items in paper format. In order to ensure the accuracy of the e-mail address provided, a test e-mail will be sent to you prior to receiving an actual statement or notice the first time.