

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. However, your consent to the delivery of your statements via e-mail will also be considered as consent to receive electronic delivery of future disclosures. Subsequent disclosures may not be distributed in paper unless you contact us and request a paper version. These 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 may withdraw your consent to receive the electronic statements and/or disclosures. This consent must be done so in writing.

In order to receive and view the disclosures and e-statements electronically, the following minimum computer hardware and software requirements must be met: You must use an Internet browser that supports 128-bit encryption. Both the Microsoft Internet Explorer browser and the Netscape Navigator browser versions 6.0 or higher will enable you to receive and use our service. If you do not have at least a 6.0 version of one of the referenced browsers, you can go to the web site of either Microsoft or Netscape and download the appropriate version of the browser you need. Also, to view your Account Statements, you will need Adobe Acrobat Reader 10.0 or greater. This product is available for free at <http://www.adobe.com>.

Contact Information for written notices to the Bank:

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

Yes, I would like to begin receiving electronic, rather than paper statements on my account(s). 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

Printed Name(s)

Social Security Number

Signature(s)

Date

Current E-mail Address – Please print clearly

Please apply this authorization as follows:

- All Eligible Accounts and Future Accounts
 All Eligible Accounts Except: _____
 Only This Account _____

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(s) statement(s) will be changed from paper format to electronic format. There are two options available to access your statements. (1) 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 user name and password through csiesafe.com to access the statement (establishing a secure user name and password limits viewing of the statement information by an unauthorized individual who may otherwise be able to view all other e-mail items) (2) Sign up to receive your statements electronically through Online Banking (an e-mail will be sent to you notifying you that your statement(s) are ready and you will access them through Online Banking). Once you are receiving your statement(s) electronically, you will no longer receive these items in paper format. Note: You may receive a test e-mail prior to receiving an actual statement. This will be sent to insure the accuracy of the e-mail address provided.