

SBC Online Statement Disclosure

**STATE BANK OF COUNTRYSIDE ONLINE STATEMENT AND  
DOCUMENT DELIVERY SERVICE AGREEMENT —  
AUTHORIZATION AND CONSENT**

**THE SERVICE.**

By executing this authorization and consent ("**Consent Form**"), you, other owners, or authorized representatives ("**you**", "**your**" or "**Owners**") of bank accounts designated from time to time in connection with this Consent Form ("**Designated Accounts**") may receive electronic notice and delivery of selected account statements, account records, agreements, disclosures, and other information for such Designated Accounts ("**Electronic Records**") from State Bank of Countryside ("**State Bank of Countryside**") by access through a secure website ("**Website**"), as described herein ("**Online Statement Service**"). The Online Statement Service allows receipt of, or access to, an electronic version of paper-based bank account statements for a rolling period 13 months which begins with month one when you enroll and for other Electronic Records for 90 days. This Service permits the flexibility of saving and printing account statements at any given time. You will be notified through email when your statement is ready for viewing. You must validate your email address upon enrollment. For Bank account statements, two attempts will be made to notify you that a statement is available to view. If the email address provided is incorrect and is not corrected by you, you will be automatically unenrolled from receiving your bank account statements online and will begin receiving account statements through the U.S. Mail. You may select one or all of the listed account statements to receive electronically.

**USING THIS SERVICE WILL STOP DELIVERY OF PAPER RECORDS; CANCELLED CHECKS; COMBINED STATEMENTS.**

By your agreeing to use the Online Statement Service to electronically access, review, download and print selected Electronic Records for your Designated Accounts, State Bank of Countryside may no longer deliver in paper form the information (including copies of cancelled checks) contained in your selected Electronic Records. Any account shown on this Consent Form that does not have an Electronic Record selected for electronic delivery will continue to have its Electronic Records delivered in paper form. If you or any other party on your Designated Accounts previously combined, or hereafter combine statements for multiple accounts in which you, individually or jointly with another person(s), are an Owner, those accounts will be considered as Designated Accounts in connection with this Online Statement Service. After this enrollment, you or any other Owner may elect to add or delete Designated Accounts from a combined statement and this Online Statement Service by visiting a State Bank of Countryside location, and thereafter any use of the Online Statement Service shall constitute acceptance by all Owners of such Designated Accounts of the terms of this Agreement. In this Online Statement Service, any other Owner on any Designated Account may view Electronic Records for all other Designated Accounts. However, for another Owner on a Designated Account to access and view Online Statements, s/he must separately sign up for this Online Statement Service.

**SOME TRANSACTION RECORDS MAY CONTINUE TO BE DELIVERED IN PAPER FORM.**

Even though you have requested electronic delivery of selected Electronic Records through the Website, State Bank of Countryside at their discretion may deliver in paper form to your last postal service mailing address of record certain Electronic Records for your Designated Accounts.

**EMAIL WILL BE YOUR ONLY NOTICE THAT YOUR RECORDS HAVE BEEN POSTED FOR ACCESS AND REVIEW.**

The only notice that you will receive advising you that Electronic Records have been posted to the Website will be by email or other electronic message ("**Alert Notice**") sent to the single, specific email address selected and confirmed by you on the Consent Form ("**Designated Email Address**"). This Alert Notice will be the only notice you will receive and that no other notice will be sent. Any and all Alert Notices sent by State Bank of Countryside to the Designated Email address will constitute sufficient and effective delivery and notice to you and all Owners of information contained in your Electronic Records whether or not you access or review the Alert Notice, Website or specific Electronic Record, and shall be deemed to have been delivered to you personally, whether actually received or not. You agree to maintain access to the Website in a manner that gives you continuous ability to access, review, download and print your Electronic Records and to receive and access all Alert Notices to you at the Designated Email address.

**YOU MAY STOP THE ONLINE STATEMENT SERVICE AT ANY TIME.**

You or any Designated Account Owner may revoke consent for the Online Statement Service ("**Revocation**") for one or more Designated Accounts at any time by unenrolling your accounts through the Online Statement unenrollment or maintenance page located in SBC Internet Banking at State Bank of Countryside's Website at [www.statebankofcountryside.com](http://www.statebankofcountryside.com). Electronic posting of your Electronic Records on the Website and transmission of related Alert Notices will continue until:(i) termination of the Online Statement Service, (ii) termination of your Designated Account with State Bank of Countryside, or (iii) termination of your SBC Internet Banking Service with State Bank of Countryside ("**Termination**"). State Bank of Countryside may terminate the Online Statement Service for any or all Designated Accounts or for any or all Transactions Records at any time. Upon such Termination delivery of paper copies of Electronic Records will resume within a reasonable time. Termination of the Online Statement Service does not affect the validity or legal effect of any Electronic Record delivered to you or any Owners through the Online Statement Service. Termination of the Online Statement Service does not terminate the SBC Internet Banking Service unless otherwise so stated.

**REJECTED EMAIL ALERT NOTICES WILL CANCEL THIS SERVICE.**

If State Bank of Countryside attempts to send an Alert Notice to the Designated Email Address and receives two (2) consecutive reports from an email service provider or other source that the email is undeliverable, State Bank of Countryside will automatically unenroll you and any other Owners and cancel the Online Statement Service for online delivery of your State Bank of Countryside bank account statements.

**YOU MAY RECEIVE A PAPER COPY OF A TRANSACTION RECORD AT ANY TIME.**

State Bank of Countryside will send you a paper copy of your Electronic Record previously delivered through the Online Statement Service at your request. The standard fee then in effect and charged for paper delivery of account statements will apply. Paper copies of

Electronic Records can be requested if you send a written request to: Personal Banking Department, State Bank of Countryside, 6734 Joliet Road, Countryside, IL 60525 or call us at 708-485-3100. A request for a paper copy does not cause a Termination of the Online Statement Service. A paper copy of Electronic Records can be obtained until the copy is no longer required to be maintained as a record for the Designated Account under applicable law or regulation.

**APPROPRIATE COMPUTER EQUIPMENT AND SOFTWARE ARE REQUIRED.**

You agree that you have or will have access at all times to personal computer capability that supports at your cost the Online Statement Service's requirement to receive and view Alert Notices and Electronic Records in HTML or PDF form, high-level browser encryption, PDF file access, Internet and email access. If the method of electronic delivery by State Bank of Countryside changes so as to require additional software, upgrades, plug-ins or additional security features in your hardware or software system used by you ("System or Hardware Enhancement"), you may terminate the Online Statement Service or you agree to upgrade your hardware or software system to the required standards, software, applications or other feature(s) made available to you by appropriate hyperlink on the Website or otherwise. You must have access to and maintain a valid email address as the Designated Email Address and a computer with the ability to download PDF files using Adobe Acrobat Reader® or other programs as State Bank of Countryside may advise. If State Bank of Countryside determines that a change to the Online Statement Service concerning any future System or Hardware Enhancement creates a material risk that a consumer may not be able to access or retain a subsequent Electronic Record, State Bank of Countryside will notify such consumer of such change and allow such consumer to withdraw his or her consent for this Online Statement Service, whereupon State Bank of Countryside may terminate this Service until such consumer again enrolls in this Service and delivers a new consent to participate in this Service by accepting online State Bank of Countryside's Consent Form then posted on its Website.

State Bank of Countryside's current hardware and software requirements can be found in the Learn More section of our SBC Internet Banking page.

**YOU MAY INCUR ADDITIONAL COSTS FOR USING THE SERVICE.**

You understand that your accessing Electronic Records through the Website and receiving Alert Notices may incur certain costs associated with email, electronic access, downloading, online time and subscription costs associated with Internet and telecommunications service providers, paper and printing costs, and equipment or software upgrades if necessary. You agree that you will pay all such costs and expenses in connection with your use of the Online Statement Service.

**INTERNET SERVICES AND EMAIL MAY BE SUBJECT TO CERTAIN RISKS AND DISRUPTION.**

Certain risks are associated with the transmission of confidential Electronic Records and Alert Notices through the Internet including but not limited to unauthorized access, systems outages, delays, disruptions in telecommunications services and the Internet. Email is not private or secure. The Alert Notice sent to you by email is an unencrypted, automatic alert. Although such Alert Notice is not intended to contain personally identifiable confidential financial information, it may contain in its design part or all of your name or other identifier, which could be seen or intercepted by others if delivered to your business address or other

computers or electronic devices not exclusively under your control. You will not respond to the Alert Notice by return email, or use it to request information, service, paper copies or other items or to revoke consent. State Bank of Countryside will not be responsible to act upon requests made in that manner.

**YOU MUST MAINTAIN A DESIGNATED EMAIL ADDRESS, INTERNET ACCESS AND REVIEW ALL TRANSACTION RECORDS.**

You or any other Owner of a Designated Account must immediately advise State Bank of Countryside of all changes or updates to the Designated Email Address or if it becomes inoperative or inactive and to immediately identify another Designated Email address to be used for the Online Statement Service. Updating your e-mail address must be done through SBC Internet Banking. You may change your e-mail address by clicking on the Customer Service Tab and selecting "Change E-Mail Address". It is each Owners sole responsibility, whether the content of such Alert Notice is delivered by mail, electronic mail or other electronic means, to access and review promptly their own Electronic Records for their own Designated Account and other accounts hereafter added to a combined statement and this Online Statement Service. All terms in the Electronic Records for the Designated Accounts are binding on each Owner of the Designated Account just as if they were delivered in paper form. The Electronic Records are delivered in a manner to allow you immediate access to download and print the Electronic Records on your personal computer.

**THIS AGREEMENT AMENDS AND IS IN ADDITION TO ALL OTHER AGREEMENTS.**

The terms and conditions and authorization and consent in this Consent Form constitute an agreement ("**Agreement**") by you to use the Online Statement Service as described herein and may be modified or amended by State Bank of Countryside upon written notice sent to you or by posting to the Website and sending you an Alert Notice or similar written notice thereof. Your continued use of the Online Statement Service after such notification of change shall be understood as your agreement to be bound by all such changes. This Agreement is in addition to and part of the terms and conditions of the other agreement(s) governing your use of the State Bank of Countryside Website, and your accounts and relationship with State Bank of Countryside and constitute an amendment of those agreements specifically where sections relate to delivery of selected Electronic Records for Designated Accounts.

**MISCELLANEOUS.**

This Agreement shall be governed by and construed in accordance with federal laws and the laws of the State of Illinois, without regard to that state's conflict of law principles. The invalidity or unenforceability of any provision of this Agreement shall not affect the validity or enforceability of any other provision of this Agreement, which shall remain in full force and effect. This Agreement embodies the entire understanding and agreement between you and State Bank of Countryside with respect to the Online Statement Service and supersedes any prior understandings and agreements relating thereto.