

eSign Consumer Disclosure – Danville State Savings Bank

You can request to also receive printed copies in addition to what we send you electronically.

You have the right to also receive printed copies of any information or disclosures we electronically send you. If you wish to also receive printed copies of anything we electronically send you then you may use any of the Contact Us options described above to notify us of this request. You agree that each request you make to also receive printed copies in addition to what we electronically send you does not repudiate or otherwise revoke your consent to electronically communicate with us.

We can decide to also send you printed copies in addition to what we send you electronically.

If you do not open any electronic communication we send you by the date and time that our internal policies and procedures may require, then we reserve the right to also send you printed copies of any information or disclosures we electronically send you by a courier we select. You agree that a decision by us to also send you printed copies in addition to what we electronically send you does not repudiate or otherwise revoke your consent to electronically communicate with us. Instead, you agree that it merely means we have the right to also send you printed copies if and whenever we decide to do so in addition to what we electronically send you.

You can revoke your consent to electronically communicate with us at any time.

You have the right, without any cost, to revoke your consent for us to electronically communicate with you going forward. You can revoke your consent for us to electronically communicate with you going forward by contacting the bank directly to notify us of this decision. If you revoke your consent for us to electronically communicate with you going forward then you recognize, acknowledge and agree that your decision to do so may force us to take additional steps and may take additional time.

Consent to receive and sign documents electronically eSigned using the Adobe eSign Digital Handshake possibly increase the amount of time it will take us to fulfill the

transaction and/or service you requested from us as we transition to a paper only communication workflow with you.

You must provide us with and maintain a valid e-mail address.

You understand and agree you must provide us with and maintain a valid e-mail address so we can use email to periodically send you notifications about the transaction and/or service you requested from us. You understand and agree that you will promptly open and view the information and/or disclosure associated with a notification whenever you receive an e-mail notification. If the notification sent to you requests an action on your part, including sending us documents as attachments, then you will make every effort to promptly perform the requested action or use any of the Contact Us options described above to promptly notify us why you cannot perform the requested action. If you ever have any questions for us about any action requested of you then you may contact us to obtain more information from us about the requested action.

You must use a computer printer with your compatible computer if you want to print on paper anything we send you electronically.

You understand and agree that you must have a computer printer connected to your compatible computer if you want to print on paper a copy of any information and disclosures we electronically send you.

Our Data Retention Policy.

The information and disclosures we electronically send you will only be stored and available to you for as long as our internal policies and procedures indicate it's reasonably prudent for us to do so to fulfill the transaction and/or service you requested from us. You therefore understand and agree that you must eSigned using the Adobe eSign Digital Handshake have an appropriate electronic storage device with the compatible computer you use to access the documents if you ever want to locally save a copy of what we electronically send you. If you have any questions about how long we will retain anything we electronically send you then you may contact us to ask us these questions.

You Consent To Use Of Electronic Records And Electronic Signatures.

You understand and agree you are consenting to receive communications from us electronically and that all agreements, notices, disclosures and other communications we provide you electronically satisfy any legal requirement that such communication be in writing. You are therefore consenting to electronically receive information and disclosures from us and this means you are agreeing to the use of "electronic records" as that term is defined by applicable law in the United States of America. We may also provide you with the option to electronically sign such electronic records. You are therefore also agreeing to the use of "electronic signatures" as that term is defined by applicable law in the United States of America.

You are responsible for reading and understanding these conditions of use and terms of service before consenting.

You are verifying that you are able to view, read and understand all of these conditions of use and terms of service; and that you alone are responsible for reading and understanding all these conditions of use and terms of service before you agree to be legally bound by these conditions of use and terms of service. If you have any questions for us about any of these conditions of use and terms of service before you agree to become legally bound by them then you may Contact Us to ask us these questions before you decide to proceed.

If you disagree with any of the conditions of use and terms of service associated with Danville State Savings Bank then do not sign the eSignature document.

Danville State Savings Bank will therefore always send you information and disclosures for the transaction and/or service you requested from Danville State Savings Bank on paper using a courier selected by Danville State Savings Bank