

ONLINE STATEMENTS

(The Online Statement feature will not be enabled until this disclosure is accepted.)

ELECTRONIC DISCLOSURE CONSENT

You agree that we may provide in an electronic format all disclosures, notices, communications, terms and conditions and amendments thereof related to Online Banking and Bill Pay services.

Disclosures that we may provide in an electronic format include, but are not limited to, the following:

- Monthly account statements;
- Deposit account disclosures;
- Changes in account terms, notice of fee changes, and privacy notices.

How to Obtain Electronic Disclosures (E-Disclosures)

We will always post the most current Online Banking and Bill Pay Agreement on our Web site or within our Online Banking Service. If any amendment to these agreements results in an adverse effect upon our customers, we will provide at least thirty (30) days prior notice.

We may also send customers an e-mail and/or secure message through our Online Banking service that tells you where disclosures and/or account statements can be viewed on our Web site. In the future, we may also send certain disclosures as an e-mail or message attachment.

You may download or print electronic notices and disclosures from your computer if you have the hardware and software described below. You can also save copies to your hard drive or other media for viewing and printing at a later time.

If you need help printing or if you need a paper copy, please contact us by calling our Customer Care Center at (231) 399-0470. Additional charges for paper copies may apply.

System and Equipment Requirements:

Prior to accepting electronic delivery of disclosures, you should verify that you have the required hardware and software necessary to access and retain documents and disclosures in an electronic format. You will need:

- Internet Access;
- A computer and Internet browser that can support 128-bit encryption;(For security purposes, you must use a browser that will support 128-bit encryption)

- A printer connected to your computer to print or download disclosures;
- Sufficient hard-drive space or other media (e.g., floppy disk or CD) if you plan to save disclosures in an electronic format; and
- An external e-mail address

We may revise hardware and software requirements, and if there is a material chance that the changes may impact your ability to access the disclosures we will notify you of these changes thirty (30) days in advance and provide you an opportunity to change your method of receiving disclosures (e.g., change to paper format vs. an electronic format) without the imposition of any fees.

Cancellation of E-Disclosures:

If you want to cancel e-disclosures or change to a paper delivery format you must:

- Send us a secure e-mail through the Secure Forms section of our Online Banking Service; or
- Call our Customer Care Center at (231) 399-0470; or
- Inform us in person at any one of our offices; or
- Send us a letter via U.S. mail to:

Attn: Online Banking
State Savings Bank
P.O. Box 1169
Frankfort, MI 49635-1169

Please do not send confidential information to us through normal e-mail.

If you send us a secure message or write us a letter, please be sure to identify yourself and the accounts that you want withdrawn from electronic delivery authorization. If you are an Online Banking customer and you withdraw from e-disclosures, we may change the terms of your account or change your account to a different account type.

Address Changes:

In order to provide electronic disclosures, we must maintain current customer e-mail address at all times. It is your sole responsibility to provide us with your correct contact information, including your e-mail address. You should notify this institution of any changes to your personal contact information through any of the methods described above, or you can update personal information in the User Options section of our Online Banking Service.

Acceptance of E-Disclosures:

You agree to accept Online Banking and Bill Payment related disclosures in an electronic format. You also agree that you have the necessary equipment for accessing and viewing the disclosures and you agree to notify us if you change your e-mail address or if you no longer want to receive disclosures electronically.

Upon completion of the registration process, we may send you an e-mail and ask you to confirm your e-mail address, and your ability to access electronic disclosures.

You agree that you are capable of opening Adobe pdf files, test your computer. If you are unable to view this Agreement, click here to download this free software before proceeding. (Adobe Reader is a trademark of Adobe Systems Incorporated)

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