

## **CONSENT TO CONDUCT TRANSACTIONS ELECTRONICALLY AND TO RECEIVE ELECTRONIC DISCLOSURES AND NOTICES**

This disclosure documents your consent to conduct transactions electronically and to electronically receive disclosures and notices relative to the accounts you are applying to open with us online. The disclosure also describes your rights relative to conducting transactions electronically and to electronically receiving disclosures and notices, as well as the consequences of withdrawing your consent. We recommend you print and retain a copy of this disclosure and all the disclosures and agreements related to this transaction.

Once you consent, you will be able to apply to open accounts online. If you do not consent, you will not be able to apply online. However, regardless of whether you consent, you will still be entitled to apply to open accounts through other methods that we permit, such as in person.

You understand, prior to consenting, that:

- (1) Your consent applies only to disclosures and notices regarding your deposit accounts, excluding your periodic account statements;
- (2) Unless you consent, you have the right to receive all required disclosures in paper or non-electronic form;
- (3) Even after consent, if you want to receive a paper copy of the disclosure in addition to the electronic disclosure you can obtain one free of charge by calling us or writing us at the number or address listed below;
- (4) You can withdraw your consent at any time by calling us or writing us at the number or address listed below; and
- (5) By consenting to conduct transactions and receive disclosures and notices electronically you agree to provide us with the information (such as a current email address) needed to communicate with you electronically and update us as to any changes in such information by calling or writing us at the number or address listed below.

We reserve the right to provide any disclosures or notices in writing, rather than electronically. Except as otherwise provided in this or other agreements, by law, or on our website, you cannot give us notices electronically, and all notices from you must be in writing.

### **Hardware and Software Requirements**

The minimum computer hardware and software requirements to receive and keep the electronic disclosures and notices are: an internet connection and a current version\* of an internet browser we support (Microsoft Internet Explorer, Mozilla Firefox, Google Chrome, Safari), a current version\* of software that accurately reads and displays .pdf files (such as Adobe Reader), a valid email account and software to access that account, a computer with a current version\* of an operating system capable of supporting all of the above, a printer if you wish to print out and retain records on paper, and electronic storage if you wish to retain records in electronic form.

To receive electronic records on a mobile device you will need: a mobile device with any of the following operating systems: Android or iOS (iPhone), a data plan provided by your wireless carrier, and a current version\* of mobile internet browser that is compatible with, and supported by, your operating system (e.g., Chrome or Safari).

If you wish to view .pdf files on your mobile device, you will need a current version\* of software that accurately reads and displays .pdf files (such as the mobile version of Adobe Reader), a printer and/or storage device if you wish to print or retain any electronic documents.

\*By "current version," we mean a version of the software that is currently being supported by its publisher.

### **Contact Information**

270.358.3184

Magnolia Bank

Attn: Deposit Operations, P.O. Box 188, Hodgenville, KY 42748

customerservice@magnoliabank.com

### **Consent**

By clicking "I Agree" you consent to receive disclosures and notices electronically and to the terms and conditions as described above.