



ELECTRONIC DEPOSIT DISCLOSURES AND NOTICES CONSENT AGREEMENT

The following provisions are important disclosures which apply to your election to receive electronic records.

DEFINITIONS. In the provisions hereof, the terms "you" and "your" refer to the consumer, and the terms "we" and "us" refer to Tandem Bank. Also, the use of "you" and "your" shall be construed in the singular and plural, as the text requires.

SCOPE AND DURATION. You have elected to receive all available disclosures, notices, and other records ("records") from us in either paper or electronic form.

SYSTEM REQUIREMENTS. Your system must have the following necessary hardware and software in order to receive and retrieve electronically: must have current release of Internet Explorer, Google Chrome, Microsoft Edge, Safari, or Firefox. We will notify you of any change in the hardware or software requirements needed for access to or retention of electronic records.

CONFIRMATION. By electing to have records provided to you in electronic form, you agree to confirm your ability to access the information. When we notify you of any system change, you must reconfirm your consent according to the instructions provided at the time, or withdraw your consent, in the manner set forth below.

REQUESTING PAPER COPIES. You may request paper copies of your records. To request a paper copy, please follow these procedures: We will not send you a paper copy of any Communication from us, unless you request it, or we otherwise deem it appropriate to do so. You can obtain a paper copy of an electronic Communication by printing it yourself or by requesting that we mail you a paper copy, provided that such request is made no later than seven years after we first provided the electronic communication to you. To request a paper copy, contact us by telephone at (770) 281-9880. We may charge you a reasonable service charge for the delivery of paper copies of any Communication provided to you electronically pursuant to your authorization. (Refer to Schedule of fees) We reserve the right, but assume no obligation, to provide a paper (instead of electronic) copy of any Communication that you have authorized us to provide electronically.

CHANGING YOUR E-MAIL ADDRESS. When you change your e-mail address or other contact information, you must provide us with your new e-mail address or other contact information. If you fail to provide us with this information and electronic records are returned undelivered, it is your responsibility to provide us with true, accurate and complete e-mail address, contact, and other information related to this Disclosure Account(s), and to maintain and update promptly any changes in this information. You can update such information (such as your e-mail address) by contacting us at (770) 281-9880. We will attempt to contact you via phone and or mail. Incorrect email information will delay you in receiving your notice, statements, or any other documents you have agreed to receive electronically,

WITHDRAWAL OF CONSENT. Any authorized signer for the account listed on the Consent Agreement has the right to withdraw at any time the consent to have records provided in electronic form, either using the Withdrawal of Consent section supplied below or in any notification approved by us. Your consent withdrawal will not be effective until we receive it and have had a reasonable opportunity to act upon it.

ADDITIONAL TERMS. All Communications in either electronic or paper format from us to you will be considered "in writing." You should print or download for your records a copy of your Early Disclosures, this Disclosure, your initial authorization to receive e-mail disclosures, any changes to that authorization, and any other Communication that is important to you.

CONTACT INFORMATION. For questions about the electronic delivery of statements and notices, contact: 770-281-9880 or 2356 Main Street Tucker GA 30084.

