

Federal E-SIGN Act Disclosure and Consent

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In order to use the Online Account Opening Product and to access, receive and retain the initial account disclosures, agreements, change notices, terms and conditions and any other documents, you must provide, at your own expense, an Internet connected device that is compatible with this financial institution's Online Account Opening product deployed at the time of access. Your device must meet the minimum requirements outlined below. You also confirm that your device will meet these specifications and requirements and will permit you to access and retain the initial account disclosures, agreements, change notices, terms and conditions and any other documents electronically each time you access and use the Online Account Opening product.

Please click on the HTML links to review the disclosures prior to continuing with your application. In order to retain, you may print the documents by selecting "Download". Select your printer and click on OK or select Save to retain a copy on your PC. If you are working on a public computer, you should not engage in online account opening.

If you do not want to electronically receive the Truth in Savings Disclosure, Electronic Funds Transfer Disclosure, Funds Availability Disclosure, Privacy Notice, ATM & Night Depository Safety Disclosure, Substitute Check Policy Disclosure, Agreements, Change Notices, and Terms and Conditions, you should exit this area of our website. If you do not consent to receiving these documents electronically, you will not be able to open the deposit account via our website.

System Requirements to Access Information

To receive an electronic copy of the initial account disclosures, agreements, change notices, terms and conditions and any other documents you must have the following equipment and software:

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- An Internet web browser which is capable of supporting 128-bit SSL encrypted communications, which requires a minimum web browser version of either Microsoft® Internet Explorer version 6.0 (available for downloading at

http://www.microsoft.com/windows/ie/downloads/default.asp) and your system or device

must have 128-bit SSL encryption software. Your access to this page verifies that your browser and encryption software /device meets these requirements.

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You may withdraw your consent to receive statements in electronic form for any of your Accounts by contacting us at 815.362.2310 or by postal mail at German American State Bank, PO Box 89, German Valley, IL 61039. We may treat your provision of an invalid email address or the subsequent malfunction of a previously valid email address or cancellation of participation in our online banking product as a withdrawal of your consent to receive electronic statements. We may impose a fee to process the withdrawal of your consent to receive electronic statements. Any withdrawal of your consent to receive electronic statements are a reasonable period of time to process your withdrawal.

How to Update Your Records

It is your responsibility to provide us with true, accurate and complete e-mail address, contact, and other information related to this Disclosure and your Account(s), and to maintain and update promptly any changes in this information. You are able to update your e-mail address by clicking on the "Other Options" tab when logged on to our Online Banking product. You may also request by telephone at 815.362.2310, or by postal mail to German American State Bank, PO Box 89, German Valley, IL 61039 so that we update your information.