



Grand Bank for Savings, FSB. Member FDIC.
Online and Mobile E-Sign Disclosure and Communications Consent Agreement

This Online and Mobile E-Sign Disclosure and Communications Consent Agreement (“E-Sign Consent and Agreement”) allows Grand Bank for Savings, FSB (“Grand Bank”) to provide you with electronic versions of important disclosures and required notices and documents connected with your Grand Bank account to you electronically. Please read this E-Sign Consent and Agreement thoroughly, as it contains important information about your legal rights.

Quite a few laws and regulations require banks to provide documents “in writing” to their customers. This has been accomplished via the United States Postal Service in the past. Current law, however, allows banks to provide documents to customers electronically – provided the bank first obtains specific written consent. That’s what this E-Sign Consent and Agreement and process will accomplish.

To open and maintain an account online with Grand Bank, you must consent to electronic delivery of all disclosures. If you do not want to consent to electronic delivery of documents, you will not be able to open or maintain online accounts with Grand Bank; you will have to open an account in person at our Branch Office located at 204 Westover Drive, Hattiesburg, MS 39402.

Definitions/Terms:

“We”, “us”, and “our” mean Grand Bank, its current or future subsidiaries, affiliated companies, agents, assignees, and service providers.

“Account” means every account, product, and service types offered or serviced by Grand Bank, now or in the future, that you hold with us, are authorized to administer or for which you are designated as authorized signer, or a trust or other fiduciary account in which you have an interest that gives you legal authority to receive information or which is subject to the provision of a service by us including, but not limited to: deposit; credit card; line of credit; loan; mortgage; insurance; and others.

“Online Banking” means accounts, products, and services accessible either currently or in the future through a personal computer or mobile device, our website, or other electronic means.

“You” and “your” mean the consumer giving this consent, and also each additional account owner, authorized signer, authorized representative, agent or user identified on any Account you have with us and/or apply for, use, or access online.

“Communication” means each application, agreement, disclosure, notice, fee schedule, response, letter, account statement, document, or other information we provide to you, or you complete and submit in relation to an Account.

“Electronic Delivery” is the act of delivering Communications using electrical, digital, magnetic, wireless, optical, electromagnetic, or similar electronic means as set forth herein, including through use of our website or mobile applications.

“Consent for Electronic Delivery” applies to all communications and required disclosures regarding all Accounts you have with Grand Bank and is effective until withdrawn by you.

Scope of Consent for Electronic Delivery:

Consent for Electronic Delivery applies to all required disclosures regarding all Accounts you have with Grand Bank and is effective until withdrawn by you. Agreeing to accept disclosures electronically means that once we present them to you, and, if required, you accept them, they will apply to you and your Accounts with us. It also means that we may not mail



you copies of disclosures that are provided electronically. Accordingly, you should print or otherwise retain a copy for your records of this E-Sign Consent and Agreement and all other disclosures you receive electronically.

Examples of Communication that May be Received Electronically:

Communications you may receive electronically may include, but are not limited to:

- This E-Sign Consent and Agreement and any updates;
- Legal and Regulatory disclosures, agreements, notices, and other information related to the opening or initiation of an Account, including, but not limited to account agreements, fee schedules, or other disclosures or notices that may be required by the Truth in Savings Act, the Electronic Fund Transfer Act, the Truth in Lending Act, the Equal Credit Opportunity Act, the Fair Credit Reporting Act, the Gramm Leach Bliley Act, the Real Estate Settlement Procedures Act, or other applicable federal or state laws and regulations;
- Periodic, annual, monthly, or other statements disclosures and notices relating to the maintenance or operation of an account, product or service including, but not limited to account information, account activity, account inactivity, payments made or due, or other statements, disclosures or notices that may be required by the Truth in Savings Act, Electronic Fund Transfer Act, the Truth in Lending Act, the Equal Credit Opportunity Act, the Fair Credit Reporting Act, the Gramm Leach Bliley Act, the Real Estate Settlement Procedures Act or other applicable federal or state laws and regulations;
- Images of canceled checks;
- Any notice or disclosure regarding an account, product or service fee, such as a late fee, an overdraft fee, an overlimit fee, a fee for a draft, check or electronic debit returned for any reason, such as insufficient funds fee or a fee as a result of a stop payment order;
- Any disclosure or notification that is required under applicable laws and regulations. This may include, but is not limited to: information about a maturing certificate of deposit; a change- in-terms notice; information about any dispute you might raise under the Electronic Fund Transfer or Truth in Lending Acts or annual notices required under the Electronic Fund Transfer Act and our Privacy Policies;
- Our Privacy Form, Notices, and Policies (by posting such notices on our website);
- Particular tax statements or notices, such as year-end tax information;
- Particular information or forms we request from you and ask you to submit electronically, such as signature cards, W-9s, or other agreements;
- Marketing materials; and
- Any other disclosure(s) or communications we are required to provide.

Withdrawing Consent:

You may select or modify your delivery preference for certain categories of Communications that we make available except for such accounts, products, or services that are only offered via online or mobile platforms. Modifying your delivery preferences does not constitute a withdrawal or modification of your consent to Electronic Delivery.

You can withdraw your Consent to Electronic Delivery, but doing so will not affect the legal effectiveness, validity, or enforceability of the electronic documents that were provided to you before your withdrawal became effective. If you withdraw Consent for Electronic Delivery, your withdrawal may take up to ten (10) days for us to process and we will close your Account.

Method of Providing Communications:

Communications provided by Electronic Delivery may be made by email, access to a website designated within a Communication from us, through a mobile application made available in conjunction with your Account, posted to our website as allowed by applicable law, or by any other method specified in any other agreement with you. Communications



delivered by email will be sent to your email address reflected in our records. You represent that any email address you provide to us for Electronic Delivery purposes belongs to you or a person who has authority to act for the Account or, if applicable, to make transactions against the Account.

Requesting Paper Copies:

You can request that we send you a paper copy of any disclosure that was originally provided electronically (we may charge you a fee for providing some documents and we will send these to documents to you using the United States Postal Service), withdraw your consent to receive future documents electronically, or provide us with updated information about how we can contact you electronically by writing to us or by using a method that may be made available to you on our website.

You May Still Receive Some Paper Communications:

We may, at our discretion, make Electronic Disclosures available to you via our website or by e-mail, and may choose to send paper copies of disclosures to you even though we made or could have made them available to you electronically.

Keeping us Updated:

It is your responsibility to provide us with true, accurate and complete email address, mobile telephone numbers (if provided), and other information related to this E-Sign Consent and Agreement, your Accounts, and to maintain and promptly update any changes to this information.

If your e-mail address or other contact information changes, you must provide us with the new address before the change either by writing to us or by using a method that may be made available to you on our website or by calling the appropriate toll-free customer service phone number and communicating the contact information changes.

You may address any inquiries or questions to Grand Bank, by visiting www.grand.bank and sending us an e-mail to accountoptions@grand.bank or calling us at 1-800-300-1467, or writing us at:

Grand Bank for Savings, FSB
P.O. Box 16988
Hattiesburg, MS 39404

If you fail to update or change an incorrect or invalid email address or other contact information, you understand and agree that any Communications shall nevertheless be deemed to have been provided to you if they were made available to you in electronic format on our website, emailed to the email address we have for your in our records, or delivered through other electronic means.

Hardware, Software, and System Requirements:

In order to access, view, print and retain electronic Communications from us, you will need the following:

- Access to a device.
- A working connection to the Internet.
- A valid email address and the software to access it.
- Your browser must support the Secure Sockets Layer (SSL) protocol. SSL provides a secure channel to send and receive data over the Internet through HS encryption capabilities.
 - Computers running Microsoft Internet Explorer® version 7 or higher, Mozilla Firefox® version 3 or higher, or Mac OS X or higher support this necessary security feature.



- Mobile devices running IOS 6.0 or higher, Android 4.0 or higher, Safari, Android Browser, or Chrome support this necessary security feature.
- Either a printer connected to your computer to print documents or sufficient hard drive storage space available to save Communications.

Federal Law:

You acknowledge and agree that your consent to this E-Sign Consent and Agreement is provided in connection with a transaction affecting interstate commerce, that it is subject to the federal Electronic Signatures in Global and National Commerce Act (“E-Sign Act”), and that you and we both intend that the E-Sign Act apply to the fullest extent permitted by law.

Updates, Terminations, and Record Retention:

We may update and change our disclosures by posting the revised versions on our website. We reserve the right, in our sole discretion, to discontinue providing you with electronic Communications, or to terminate or change the terms and conditions of Electronic Delivery. We will provide you with notice of any such update or termination as required by law.

We recommend you print or download a copy of this E-Sign Consent and Agreement, the applicable service or account agreement, and all other Communications to retain for your permanent records.

By continuing with the application process and clicking to advance to the next screen, you are providing affirmative Consent for Electronic Delivery of Communications AND confirm the following statements:

- *I have read, understand, and agree to be bound by the terms and conditions of this E-Sign Consent and Agreement and consent to electronic delivery of Communications and execute documents via Electronic Delivery according to the process described herein;*
- *I have access to and use of a system that meets the requirements described herein;*
- *I am able to access Communications presented on our website or via e-mail;*
- *I can either print or electronically store these Communications;*
- *I am authorized to provide Consent for Electronic Delivery on behalf of co-applicants and co-owners of my Accounts (if any); and*
- *I understand Communications provided contain important information or disclosures concerning my Account and I agree to review such Communications in a timely manner.*

Products are offered by Grand Bank for Savings, FSB. Member FDIC. Equal Credit Opportunity Lender. Equal Housing Lender.
“Grand.bank,” “Grand Bank,” and the Grand.bank logo are trademarks of Grand Bank for Savings, FSB.