

Electronic Banking Account Statement Disclosure and Agreement

The Electronic Banking Account Statement Disclosure and Agreement (Agreement) is made between you and The Trust Bank and provides your request and consent to receive statements, notices and documents for your account(s) by electronic delivery. These electronic agreements, notices and documents are called "E-Statements". This Agreement is in addition to the terms and conditions described in the Internet Banking Agreement and Electronic Funds Transfer Act Disclosure and corresponding Fee Schedule.

By clicking on "I Agree" you agree that we may provide you with your periodic banking account statement(s), including but not limited to any future disclosures, amendments, privacy policies, letters, correspondences, and any other notices that may be legally required to be provided by you, in electronic form. Once enrolled in the E-Statements service, you will receive your next statements, notices and documents electronically only. **By clicking "I Agree" you also demonstrate that you are able to access these electronic documents.**

Eligibility for E-Statements: You must be enrolled in our online banking product in order to sign up for and view E-Statements. All account types for which the bank generates periodic statements are eligible for E-Statements.

Accessing Your E-Statements: Your E-Statements are accessible on the bank's online banking site upon logging into your account and clicking on the "Accounts" tab. E-Statements will be available the last business day of the month after the bank has completed its daily update and monthly account statements have been cycled. You will need to ensure that your computer software meets the following system requirements in order to view, print, and/or save your E-Statements:

General:

- Computer with the capability to access the Internet
- Broadband or modem (56 kbps or higher recommended) connection
- A printer for (for printed copies) or a working hard drive or other device (to store electronic copies)

Required Browsers:

- Internet Explorer 10 or higher
- Firefox 24.0 or higher
- Chrome 31 or higher
- Safari 6.0 or higher

Required Operating Systems:

- Windows 7 or higher
- Windows XP

Your statements and notices will be available to you online for up to 12 months. You continue to have the option to request historical statements, for which fees may apply; please refer to the applicable account agreement and disclosures for details. If you wish to receive a paper copy of a statement or other information presented to you electronically, you can contact us by phone at 229-546-4215 or by writing us at: The Trust Bank, Attn: Deposit Ops, P.O. Box 8, Lenox, GA, 31634.

We will use our best efforts to deliver your E-Statements in a timely manner and in accordance with any applicable time required by law. However, we shall incur no liability if we are unable to deliver your E-Statements because of the existence of any one or more of the following circumstances:

- Our website is not working properly and you know, or have been advised by us, of the malfunction;
- Circumstances beyond our control (such as, but not limited to: fire, flood, interruption in telephone service or other communication lines, interference from an outside force, legal restriction or delays in mail service) prevent proper delivery and we have taken reasonable precautions to avoid those circumstances.

Duty to Review Periodic Statements: You must promptly access/review your E-Statement and any accompanying items and notify us in writing immediately of any error, unauthorized transaction, or any other irregularity. If you allow someone else to access your E-Statement you are still fully responsible to review the E-Statement for any errors, unauthorized transactions or any other irregularities. Any applicable time periods within which you must notify us of any errors on your account statement(s) shall begin on the first business day of each month regardless of when you

access and/or review your E-Statement. If you do not immediately report to the Bank any non-receipt of E-Statements or any error, irregularity, discrepancies, claims or unauthorized debits or items, you shall be deemed conclusively to have accepted all matters contained in the E-Statements to be true, accurate and correct in all respects.

Change Statement Delivery Method: At any time and at no charge, you can cancel your request for E-Statements and revert back to paper statements by notifying us in writing at: The Trust Bank, P.O. Box 8, Lenox, GA 31637. You will begin receiving paper statements the next statement cycle.

Changes and/or Termination: Except as otherwise required by law, rule or regulation, we may change the terms of this Agreement at any time. When changes are made we will update this Agreement on online banking. Online banking will be updated on the effective date, unless an immediate change is necessary to maintain the security of the system or unless a law, rule or regulation requires that it be updated at an earlier time. If such a change is made, and it can't be disclosed without jeopardizing the security of the systems, this Agreement will be updated within thirty (30) days after the change. You will be notified as soon as possible when any changes are made which materially affect your rights. As always, you may choose to decline changes to this Agreement by un-enrolling in the E-Statements service. Your continued enrollment in the E-Statements service is your acceptance to the Agreement. Changes to fees or terms applicable to eligible accounts are governed by the agreement otherwise governing the applicable accounts. It is your responsibility to review this Agreement including the Bank's Privacy Policy from time to time in order to be aware of such changes.