



CITIZENS TRUST BANK

A relationship you can bank on

EConsent – Digital one

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 the Terms and Conditions, Expedited Funds Availability Act (Regulation CC), Electronic Funds Transfer Act (Regulation E) and the Truth in Savings Act (Regulation DD) disclosures for 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



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THE MINIMUM COMPUTER HARDWARE AND SOFTWARE REQUIREMENTS TO RECEIVE AND KEEP THE ELECTRONIC DISCLOSURES AND NOTICES ARE:

- An internet browser that supports 128-bit encryption is recommended, as well as current anti-virus and malware programs.

Contact Information

1-888-214-3099 between the hours of 8:30 a.m. to 6:00 p.m. EDT

Citizens Trust Bank

P.O. Box 56943

Atlanta, Georgia 30343

Consent

By clicking “e-Sign Disclosure” Check Box you consent to receive disclosures and notices electronically and to the terms and conditions as described above.