ELECTRONIC DELIVERY OF BANK STATEMENTS
CONSENT AND AGREEMENT

1. Welcome! Welcome to Citizens Guaranty Bank's Online Electronic Bank Statement Delivery Service. Our goal is to provide you with an easy and convenient way to receive your periodic Bank Statement.

2. Your Consent. For the Bank to begin forwarding your Bank Statements to you, electronically, we need your written consent. Please review the information below prior to giving your consent. By agreeing to have your Bank Statements sent electronically, you also agree to notify the Bank immediately in writing of any change in your email address or any errors or complications relating to your electronic receipt or access of your Bank Statements.

*__Your rights/options to receive a disclosure in paper form__ - If you elect to receive your Bank Statements through electronic delivery, the Bank will no longer send you your statements through the mail.

*__Whether your consent applies only to a particular transaction or to categories of transactions__ - Your consent, which will be given by signing this Consent and Agreement and providing it to the Bank, is to authorize the Bank to forward to you electronically your periodic Bank Statements and any other disclosures that the Bank might send to you with your Bank Statements, such as Truth in Lending disclosures or other required disclosures relating to your accounts.

*__The right to withdraw consent to have records provided electronically, including any consequences or fees associated with doing so__ - To discontinue this electronic delivery service, you can email your request to the Bank at contactus@mycgb.com or you can request a cancellation form by calling the Bank at (606) 723-2139. It will take up to 45 days for the Bank to implement your request, after we have received your written request, and after such time you will no longer receive your statements electronically. If you chose this service under the "Go Green Go Paperless $5 promotion" and have not kept this service for 1 year or 12 statement periods, you will be charged a $5 fee for discontinuing your E-Statements. If this time period has elapsed, then there will be no penalty for discontinuing your E-Statements.

*__How the consumer may obtain a paper copy of the record upon request__ - To obtain paper copies of a particular statement, you can call the bank's bookkeeping department at 606-723-2139. Fees related to obtaining copies are disclosed in the bank's Miscellaneous Fee Schedule.

*__Hardware and software requirements for access and retention of the electronic information__ - The hardware and software requirements to enable you to receive and retain your Bank Statements electronically are discussed below in **Our Requirements**.

3. Our Requirements. First, the same terms apply with respect to electronically delivered Bank Statements as for those delivered in paper form, and the deposit agreements and disclosures that you previously entered into with or received from the Bank remain in effect.

Second, for you to be able to receive and view your statements effectively, you must use an Internet browser that supports 128-bit encryption. Both the Microsoft Internet Explorer® browser and the Netscape Navigator(® browser versions 6.0 or higher will enable you to receive and use our service. If you do not have at least a 6.0 version of one of the referenced browsers, you can go to the web site of either Microsoft or Netscape and download the appropriate version of the browser you need. Also, to view your Bank Statements, you will need Adobe Acrobat Reader 3.0 or greater. This product is available for free at http://www.adobe.com.

Additionally, we will be using a service called CSIeSafe to safely and securely deliver your Bank Statements. CSIeSafe will store your Bank Statements electronically for 60 days from the date of

delivery. You may print or download your Bank Statements to retain copies of them. You may subscribe to CSIeSafe's long term storage service, at an additional fee, if you want to retain your Bank Statements online in secure electronic storage for more than 60 days. A file will be included with your Bank Statement delivery that will contain a list of all of your banking transactions. That file can easily be imported into a number of money management programs including Intuit's Quicken® and Microsoft's Money®.

4. Privacy. Our privacy policy (that has been previously provided to you) will apply to this service and the policy is incorporated into and made a part of this Consent and Agreement. You are required to download the CSIeSafe privacy rules at the time of signup. As discussed in paragraph 6 below, you must have a unique user name and password to access your Bank Statements. Your user name must be a valid email address. This email address will be used in accordance with the Bank's privacy statement to deliver your Bank Statements to you. It will not be sold or otherwise provided to third parties. Please refer to the CSIeSafe's website Privacy notice and consent for their rules.

5. Service Availability. The Bank may change, suspend or eliminate all or any aspect of this delivery service upon notice to you.

6. Security. We are providing this service through CSIeSafe because of its method of maintaining the security of confidential documents. To access your Bank Statements, you will be required to adopt a user name and password. Your password must be at least eight characters and contain a mix of letters and numbers. **Your user name must be a valid email address.** To protect the security of your banking information, you must not disclose or share your password with any third party. In addition, your Bank Statements will not be forwarded to you through standard email. You will be notified by email that they are available to you for access on the CSIeSafe server.

You agree to use and pay for all fees associated with using Citizens Guaranty Bank's recommended third-party provider's secured email product CSIeSafe. Prices are subject to change. Citizens Guaranty Bank does not warrant or guarantee the services of CSIeSafe and is not responsible for the contents of the CSIeSafe website. Please refer to the site's Privacy notice and content.

Traditional email is exposed to anyone who can capture and read its conent and falls short of the security required by GLBA, HIPPA and other privacy regulations.

CSIeSafe is a new browser-based eMessenging product that protects message content throughout the entire delivery process.

The interface is similar to traditional email - thus eliminating the need for special training.

A built-in tracking system helps monitor the email delivery status.

With the "MySafe" option, you can securely store and retrieve information from anywhere.

To subscribe to this service go to: https://www.securemsg.com Click on the tab: "New User" then put in your email address, press submit and following the prompts to sign up. You will be required to accept or decline the CSIeSafe User Agreement. After signing up you can purchase your blocks. The first 5 messages are free. Citizens Guaranty Bank is not responsible for the contents of the CSIeSafe User Agreement.

7. NO WARRANTY FOR CONTINUOUS OR UNINTERRUPTED SERVICE. BECAUSE OF THE UNPREDICTABILITY OF THE INTERNET, WE DO NOT GUARANTEE CONTINUOUS OR UNINTERRUPTED ACCESS TO YOUR BANK STATEMENTS THROUGH THE INTERNET. HOWEVER, SHOULD YOU NOT BE ABLE TO ACCESS YOUR STATEMENTS, YOU CAN CALL THE BANK AT THE NUMBER SET FORTH IN THE ATTACHMENT ACCOMPANYING YOUR BANK STATEMENTS AND THE BANK WILL TAKE OTHER MEASURES TO PROVIDE COPIES OF YOUR STATEMENTS TO YOU.

8. LIMIT OF LIABILITY. YOU AGREE THAT IN NO EVENT WILL WE OR OUR SUPPLIERS (OR ANY OF OUR OR OUR SUPPLIER'S SHAREHOLDERS, MEMBERS, OFFICERS, DIRECTORS, OR EMPLOYEES) BE LIABLE FOR LOST PROFITS OR ANY SPECIAL, INCIDENTAL OR CONSEQUENTIAL DAMAGES ARISING OUT OF OR IN CONNECTION WITH YOUR USE OF OUR SERVICE, EVEN IF WE HAVE BEEN ADVISED OF THE POSSIBILITY THAT SUCH DAMAGE WILL OCCUR. FURTHER YOU AGREE THAT NEITHER WE NOR OUR SUPPLIERS (OR ANY OF OUR OR OUR SUPPLIER'S SHAREHOLDERS, MEMBERS, OFFICERS, DIRECTORS OR EMPLOYEES) WILL BE LIABLE FOR ANY TECHNICAL, HARDWARE OR SOFTWARE FAILURE OF ANY KIND, ANY INTERRUPTION IN THE AVAILABILITY OF OUR SERVICE, ANY DELAY IN OPERATION OR TRANSMISSION, ANY INCOMPLETE OR GARBLED TRANSMISSION, COMPUTER VIRUS, LOSS OF DATA, OR OTHER SIMILAR LOSS.

TO THE EXTENT WE MAY HAVE BREACHED ANY TERM OF THIS CONSENT AND AGREEMENT, YOU AGREE THAT YOUR SOLE REMEDY IS TO DISCONTINUE USE OF THIS SERVICE. YOU FURTHER AGREE THAT OUR LIABILITY TO YOU IN ANY CASE (WHETHER IN CONTRACT OR TORT) WILL NOT EXCEED AMOUNTS PAID TO US WITHIN THE LAST 90 DAYS (IF ANY) FOR THIS SERVICE.

9. Notices. If you want to send us a notice in relation to this Consent and Agreement, you must send it by e-mail or regular mail to the address noted on the Attachment to this Consent and Agreement. We may notify you by sending notice to your e-mail address or by mailing you notice by U.S. mail return receipt requested to our most current mailing address that we have for you. You agree that any notices sent by e-mail will be deemed delivered and returned 48 hours after being sent. You agree that any notices sent by U.S. mail as provided in this paragraph will be deemed delivered and received three days after the date of mailing.

10. Arbitration. You agree that at any claim or controversy relating to this Consent and Agreement will be settled by binding arbitration in accordance with the Commercial Arbitration Rules or the American Arbitration Association. You agree that any claim or controversy you may have will be arbitrated on an individual basis and will not be consolidated in any arbitration with any claim or controversy of any other party. You agree that the arbitration will be conducted in the city in which the Bank's main office is located and that judgment on the arbitration award may be enforced by any court having proper jurisdiction.

11. Governing Law. You agree that this Consent and Agreement is governed by the laws of the State in which the main office of the bank is located, excluding any application of conflicts of laws, rules or principles. You agree that the sole jurisdiction and venue for any litigation arising from your use of our service shall be an appropriate federal or state court located in the city in which the Bank's main office is located.

12. Income. If you chose this service under "Go Green Go Paperless $5 promotion", your $5 incentive will be automatically deposited into your Citizens Guaranty Bank checking/savings account within 90 days after the date signed for E-statements.

E-STATEMENT REQUEST FORM

◯ New Account Setup ◯ Account Maintenance

Name:

Address 1: Address 2:

City: State Zip Code:

Phone Number: Fax Number:

Account Name:

Email Address:

Please list all Citizens Guaranty Bank accounts to receive E-Statements:

Account Type	Account Number	Account Type	Account Number

You will need Adobe Reader software to open and read your statement.
You can download this software free of charge from
http://www.adobe.com/products/acrobat/readstep2.html

◯ I authorize Citizens Guaranty Bank to send my statements for the account(s) listed above via the above e-mail address. Once I begin receiving E-Statements, I will no longer receive a printed statement in the mail.

Signature - Account Holder Date

Signature - Account Holder Date

◯ Request to Cancel E-Statement Delivery

I authorize Citizens Guaranty Bank to withdraw my consent in receiving my statements via email to the above e-mail address. I wish to begin receiving my printed statements by standard mail.

Signature - Account Holder Date

Signature - Account Holder Date

Bank Copy

Print Form Submit by Email