

ELECTRONIC CONSENT AGREEMENT (eConsent)

INTRODUCTION

This eConsent (“Agreement”) allows us to provide you with electronic versions of important notices and documents associated with opening an account at Southern Bank and Trust Company. Certain laws and regulations require us to provide notices and disclosures to you in “writing”. You have the right to receive these documents in paper or non-electronic form. With your consent, the E-SIGN Act allows us to provide these document to you electronically. Please read this eConsent agreement carefully and retain a copy for your records.

This Agreement applies to all initial disclosures, notices, and terms and conditions related to opening an account online at southernbank.com. This consent will remain effective through the account application process or until expressly withdrawn by you. Your consent does not mean that Southern Bank and Trust Company must provide all documents related to your account(s) electronically nor does it apply to future account applications. Your consent does not mean that we must provide documents electronically but instead that we may deliver some or all of those documents electronically. Southern Bank and Trust Company may also require that certain communication from you be delivered to Southern Bank and Trust Company in paper at a specific address.

ELECTRONIC DELIVERY OF DOCUMENTS

Electronic documents will be delivered to you within the application process in a .pdf document. You must open open/view the electronic documents to proceed with your application and you are strongly encouraged to save or print the documentation for future reference.

REQUESTING PAPER COPIES OF DOCUMENTS PRESENTED ELECTRONICALLY

You agree and understand that paper versions of electronically presented documents may not be mailed unless you specifically request it. To request a paper copy of any disclosure, notice, or other document, contact us at 855-275-7226. Copies of disclosures, service agreements, and account agreements will be mailed at no charge.

In order to access the documents electronically, you must:

- Use a current release of the following supported web browsers to ensure security and compatibility:
- Microsoft Internet Explorer/Microsoft Edge
- Mozilla Firefox
- Apple Safari
- Google Chrome
- Have the ability to view, print and/or download PDF files

WITHDRAWAL OF YOUR CONSENT

You have the right to withdraw this e-consent without conditions, consequences, or fees. If you do not have the required software and/or hardware, or if you do not wish to use electronic records for any other reason, you should exit out of this online application and visit one of our branch locations.

To withdraw your consent after you have already submitted your application, or to update your electronic contact information, you must call us at 855-275-7226 or visit one of our branch locations.

ACCEPTANCE

You will be asked to acknowledge your acceptance of these terms by checking the box before you are able to continue with your application. In doing so, you are confirming that you have read the information about the use of electronic records, disclosures, notices, email, and consent to use of electronic records for the delivery of documents, including disclosures and other notices, in connection with your transaction with Southern Bank and Trust Company. You were able to view this information using your computer and software. You have an account with an Internet Service Provider, and you are able to send email and received emails with hyperlinks to websites and attached files. You also consent to the use of electronic records and electronic signature in connection with your account(s) at Southern Bank and Trust Company in place of written documents and handwritten signatures.

Please contact us at 855-275-7226 if you have difficulties accessing or viewing electronic documents.