



eSign Disclosure and Consent Agreement

Electronic delivery of communications

This Consent contains important information about how we will deliver all disclosures, notices, terms and conditions, communications or other documents (collectively, "Notices"). This Consent covers each and every account, product, or service we offer that you apply for, own, use, administer or access using the Service (whether by the Internet, a website, e-mail, messaging services and/or software applications through a computer or mobile device) either now or in the future. When you use a product or service to which this Consent applies, you agree that we may provide you with any Notice in electronic format, and that we may discontinue sending paper Statements and/or Notices to you, unless and until you withdraw your consent as described below.

Communications include:

- agreements and policies you agree to, including updates to these agreements or policies
- annual disclosures of products or services on accounts you own
- transaction receipts or confirmations
- account statements and history
- account notices of any product or service on accounts you own.
- federal and state tax statements we are required to make available to you
- any other account or transaction information

The primary method to retrieve Notices will be posting them on one of two Chelsea State Bank access points along with emailing a notification that they are available to the primary email address listed in your account profile.

Online Banking at www.chelseastate.bank and/or Direct eNotice/eStatement via <https://estmt.fidelityifs.com/800199/Welcome.aspx>

You may withdraw your consent at any time; Consequences of withdrawing consent; How to give notice of withdrawal. You have the right to withdraw your consent at any time. Please be aware, however, that withdrawal of consent may result in the termination of:

- your access to our Electronic Services, including online and mobile banking, and
- your ability to access notices not legally required by law, and
- your ability to use certain Chelsea State Bank products.

Your signed written withdrawal of consent will become effective after we have had a reasonable opportunity to act upon it. If you are receiving online account statements, time deposit notices or periodic loan statements, the termination will cause paper statements to be mailed to you via the U.S. Postal Service or other courier. Depending on the specific Chelsea State Bank Product, if you withdraw consent, we may change your account

status and may charge higher or additional fees for that product or for services related to it. Please refer to the agreement for the applicable Chelsea State Bank Product for any fee that may apply.

To withdraw your consent:

- You must provide a signed written statement withdrawing permission to: Chelsea State Bank, attn.: Data Processing, 1010 S Main St, Chelsea, MI 48118.

You must keep your email current with us. If you have given us an email address, you must promptly notify us of any change in your email address. You may change the email address we have on record for you by going to the User Services tab within Online Banking and select Change Contact Information or by sending the change in writing to Chelsea State Bank, ATTN: Operations, 1010 S Main St, Chelsea, MI 48118.

Your option to receive paper copies. If we provide Electronic Records to you, and you want a paper copy, you may contact the bank and request a paper version. You may have to pay a fee for the paper copy unless charging a fee is prohibited by applicable law. Please refer to the agreement for the applicable Chelsea State Bank Product for any fee that may apply for paper copies.

Hardware and software requirements

In order to access and retain electronic Communications, you will need the following computer hardware and software:

- a computer with an Internet connection
- a current web browser that includes 128-bit encryption (e.g. Internet Explorer version 6.0 and above, Firefox version 2.0 and above, Chrome version 3.0 and above, or Safari 3.0 and above) with cookies enabled.
- Adobe Acrobat Reader version 8.0 and above to open documents in .pdf format
- a valid email address
- sufficient storage space to save past communications or an installed printer to print them

We will notify you if there are any material changes to the hardware or software needed to receive electronic communications from us.

By completing and returning the attached consent form by email, you consent to receive electronic records from us and you acknowledge that you have the hardware and software described above, that you are able to receive and review electronic records in the manner we have described above, and that any email address you have provided to us are active and valid. You are also confirming that you are authorized to, and do, consent on behalf of all other account owners named on your account, product or service, subject to applicable law. You may print or save a copy of these communications for your records as they may not be accessible online at a later date.

Thank you for assisting us to help the environment and for giving us an opportunity to serving you with maximum efficiency.