

Security Bank of Kansas City E-SIGN Agreement

Important: Please read this E-SIGN Agreement carefully and keep a copy for your records.

Definitions: “We”, “us”, or “our” refer to Security Bank of Kansas City. “You” or “your” refers to you and other joint parties requesting accounts or services from us. “You” and “your” includes both singular or plural as the text requires.

Scope and Duration: You are electing to receive disclosures, notices, and other records (documents) from us in electronic form. Your election remains in force until you withdraw your consent. When you click on boxes or buttons indicating your agreement to the terms presented, we may consider your consent as if you signed a written document with us. If you enroll in or request additional services we may, or may not, provide an additional agreement for you to execute. For example, we may require separate enrollment for e-Statements which may require you to accept a similar or identical agreement. If you do not wish to consent at this time, we will not be able to complete the transaction(s) you requested. You may call us or visit one of our branch locations to obtain the account or service you desire. We reserve the right to terminate electronic delivery at our discretion, such as when you close your accounts with us, in which case we would provide paper copies of documents.

System Requirements: To receive electronic documents you must have:

- A personal computer or other electronic device capable of accessing the internet.
- An internet browser capable of supporting 128-bit SSL encrypted communications.
- Software which will display a .pdf document.
- An active e-mail address.
- The ability to save or print electronic documents we provide.

Confirmation: You agree to confirm your ability to receive electronic documents we deliver by following procedures or instructions provided by us from time to time. If we provide you notice of a change of the system requirements, we may require you to reconfirm your ability to receive and retain electronic documents we provide. Your continued use of the system confirms your consent.

Requesting Paper Copies: You may request paper copies of your documents. You may submit your request in person at one of our branches, via Secure Conversations within our Online Banking platform, by writing to us at 701 Minnesota Ave, Kansas City, KS, 66101, or by calling us at (913) 281-3165 during our normal business hours. Your request may result in applicable fees. Please refer to your account disclosure(s) and our Miscellaneous Fees and Charges disclosure.

Changing Your E-Mail address: If you change your e-mail, or other contact information, you must provide us with your new e-mail or contact information. Any change in our records will not be effective until we receive the updated information and have had a reasonable time to act on your request. If you fail to provide us with updated information and electronic records are returned to us as undelivered, we may cancel your request or send paper records at the address you provided at our sole discretion. You may change your information in person at one of our branches, by writing to us at 701 Minnesota Ave, Kansas City, KS, 66101, or by calling us at (913) 281-3165 during our normal business hours. Re-enrollment for electronic documents may be required.

Withdrawal of Consent: Any of you, including an authorized signer or user on the account or service, may withdraw consent for all of you. You may withdraw your consent in person at one of our branches, via Secure Conversations within our Online Banking platform, by writing to us at 701 Minnesota Ave, Kansas City, KS, 66101, or by calling us at (913) 281-3165 during our normal business hours. Your withdrawal of consent may result in applicable fees. Please refer to your account disclosure(s) and our Miscellaneous Fees and Charges disclosure.

Additional Terms: You understand you have no expectation of privacy if the e-mail you provide is not your personal e-mail address or if you share access to your personal e-mail account. If through no fault of ours, information we sent you is intercepted, or viewed by, an unauthorized party you agree to release us from any liability.