

ELECTRONIC DOCUMENT DELIVERY DISCLOSURE AND CONSENT

Thank you for your interest in opening a deposit account online with Kirkpatrick Bank! In order to open a deposit account online, you must agree to accept electronic delivery of account disclosures, notices and statements.

By clicking "Accept" you agree to the following Disclosure and Consent:

ELECTRONIC DELIVERY OF DISCLOSURES AND NOTICES: I agree to receive all account disclosures and notices through electronic delivery in lieu of paper disclosures and notices. I understand paper copies will not be provided and I understand this consent applies to all accounts associated with this deposit account application.

The acceptance of electronic disclosures and notices is a condition of opening a deposit account online. I understand I may revoke the above consent by clicking "Decline" on the Disclosure page of this application or by contacting customer service at (405) 341-8222 from 9AM to 5PM CST. I understand if I revoke my consent to receive electronic disclosures and notices, my application will be subject to cancelation or my account may be subject to closure.

ELECTRONIC DELIVERY OF STATEMENTS AND NOTICES: I agree to receive regular account statements and notices through electronic delivery or e-statements in lieu of paper statements and notices. I understand this consent applies to all accounts associated with this deposit account application. I understand I may request a paper copy of a regular account statement by contacting customer service at (405) 341-8222 from 9AM to 5PM CST for a \$4.00 fee.

The acceptance of e-statements is a condition of opening a deposit account online. I understand I may revoke the above consent by contacting customer service at (405) 341-8222 from 9AM to 5PM CST and requesting regular paper statements. I understand if I revoke my consent to receive e-statements in lieu of paper statements, I may be subject to a monthly \$4.00 fee for regular paper statements, an account type change, or account closure depending on the account type (refer to specific account disclosures).

EMAIL ADDRESS CHANGES AND NOTIFICATIONS: I agree to provide a valid email address so I may receive email notifications when my e-statements are available online. If my email address changes, I agree to promptly provide an updated email address so e-statement notifications are not interrupted. I understand I can update my email address by securely requesting an address change in internet banking or by written request to Kirkpatrick Bank, Attention Customer Service, P.O. Box 2850, Edmond, OK 73083.

HARDWARE AND SOFTWARE REQUIREMENTS: I understand I must have a computing device that meets the following hardware and software requirements in order to open a deposit account online and receive electronic delivery of account disclosures, notices and statements: a personal computer with a 1 GHz processor or higher and with 512 MB of memory or more; Internet Explorer 11, Mozilla Firefox 45, Google Chrome 51, or Safari 9 or higher; and Adobe Acrobat Reader 11 or higher. If these requirements materially change, I understand I will be notified and I will be given an opportunity to revoke the above consent without additional consequences.

LIABILITY: I agree that Kirkpatrick Bank will not be liable for any loss caused by the authorized or unauthorized use of my account by any third party. I agree that Kirkpatrick Bank will not be liable for any loss resulting from: any technical, hardware or software failure of any kind; any interruption in the availability of the service; any delay in operation or transmission, incomplete transmission, computer virus, loss of data, or any other similar event.

STATEMENT OF CONSENT

By clicking "Accept", I agree to the terms and conditions of this Disclosure and Consent.