

United Mississippi Bank

Electronic Disclosures Consent Agreement

E-SIGN Disclosure

The following disclosure is required by the federal Electronic Signatures in Global and National Commerce Act (E-SIGN Act). Please read this E-SIGN Disclosure carefully.

This United Mississippi Bank Electronic Disclosures Consent Agreement ("Agreement") applies to advertising and telemarketing services delivered by United Mississippi Bank ("Service"). The words "we," "us," "our", and "Bank" means United Mississippi Bank and the words "you" and "your" means you, the individual(s).

As used in this Agreement, "Communication" means any authorization, agreement, disclosure, notice, or other information related to your Account, including but not limited to information that we are required by law to provide to you in writing.

Federal Law

You acknowledge and agree that your consent to electronic Communications is being provided in connection with a service affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act, and that you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

Electronic Delivery of Disclosures

By acknowledging this Agreement, you hereby consent to receive Communications that are in any way connected to this Service.

This Agreement applies to this Service, and does not apply to any other services or transactions. If you do not consent; you will not be able to participate in this Service. It is your responsibility to provide us with true, accurate and complete e-mail address, contact, and other information related to this Service, and to maintain and update promptly any changes in this information. You can update such information (such as your e-mail address) by contacting us at 844-862-4862.

Request Paper Copies

You can obtain a paper copy of an electronic Communication by printing it yourself or by requesting that we provide you a paper copy. To request a paper copy, contact us by telephone at 844-862-4862. We may charge you a reasonable service charge for the delivery of paper copies of any Communication provided to you electronically pursuant to your authorization. We reserve the right, but assume no obligation, to provide a paper (instead of electronic) copy of any Communication that you have authorized us to provide electronically.

Withdrawal of Consent

If after consenting, you wish to withdraw your consent prior to engaging in the Service, you can do so by unsubscribing to the emails and replying STOP to the text messages. You agree that we will have a reasonable opportunity to fulfill the withdrawal or your consent. Withdrawal of your consent shall not affect the legal effectiveness, validity, or enforceability of electronic Disclosures provided or made available to you prior to implementation of your withdrawal of consent.

Hardware and Software Requirements

In order to access, view, retain, and/or print the electronic documents and Communication, you must have:

- Valid E-mail Address;
- Internet browser that supports 128-bit encryption;
- The most current version of Adobe Reader;
- An e-mail account with an Internet service provider and e-mail software in order to participate in our electronic Communications programs;
- A personal computer or device, operating system and telecommunications connections to the Internet capable of receiving, accessing, displaying, and either printing or storing, communications received in electronic form from us via a plain text- formatted e-mail.

Changes to Hardware and Software Requirements

If a change in the requirements needed to access electronic documents and Communication creates a material risk that you will not be able to access subsequent Communication, the Bank will provide you with the revised requirements. If you are unable to retain the documents, you will contact the Bank for guidance. If the Bank fails to notify you of changes in the requirements needed to access the documents and Communication, this may, if you choose, be treated as a withdrawal of consent for purposes of this paragraph.

Confirmation and Consent

By electronically signing the Consent to Electronic Communications, you consent to receiving, viewing and signing Communication via e-mail or utilizing a signature pad to capture electronic signatures, and to the terms and conditions described in this Agreement.