

Electronic Statement Disclosure

This disclosure contains important information about our Electronic Statement product, also referred to as E-Statements. You should keep a copy of this disclosure for your records.

At the end of the disclosure, we will ask you to accept periodic deposit account statements in an electronic format rather than a paper format. Before providing your consent, please read and consider the following information. Then, if you agree, you can click the "I Agree" button at the end of this disclosure.

· E-Statement Delivery

Our Online Banking customers already experience the convenience of viewing periodic account statements online. Additional convenience and security can be achieved by enrolling in our E-Statement product. When you enroll for E-Statements, you can eliminate the delivery of paper statements and the enclosed checks.

Our E-Statement product is easy to use, simply login and navigate to the "statement" tab within the account you want to view in the Online Banking Service.

There is no charge for this service!

· Enrolling for E-Statements

You may enroll for E-Statements as part of the Online Banking enrollment process, or you can "opt-in" at any time by accessing the "Support" page within the Online Banking Service and completing the E-Statement Enrollment Form. You may also enroll by calling us at: 817-912-3444

You can choose to receive E-Statements for all of your online accounts or just one.

· Email Reminders

If you enroll for E-Statements, we will send you an email alert to the email address you provide when your statement becomes available for viewing online. You can change the email address for the statement alert at any time by accessing the "Support" tab within the Online Banking service and submitting a Change of Address Form.

The email alert will include a link that takes you to the Online Banking login screen. After you login, you can navigate to the "Statement" tab of the desired account. From this page you can select which statement you would like to view.

· Statement Availability

E-statements are securely available online for 60 months. Check images can also be easily accessed online for 24 months. Both E-Statements and check images may be downloaded or printed for permanent retention.

You may download or print E-Statements or check copies from your computer if you have the hardware and software described below. You can also save copies to your hard drive or other media for viewing and printing at a later time.

If you need help printing or if you need a paper copy, please contact us at

817-912-3444 or customerservice@providencebanktx.com.

· Canceling E-statements

You may "opt-out" by going to the Support Center of the Online Banking service and submitting a form for E-Statement Enrollment requesting to "opt-out" of these electronic statements. If you opt-out of E-Statements, we will resume delivery of your paper statements by U. S. Mail.

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Hardware and Software Requirements

You don't need any special hardware or software to access E-Statements. If you can access the Online Banking Service, you should be able to access your E-Statements. However, prior to enrolling for E-Statements, you should verify that you have the following required hardware and software

- Internet Access.
- A computer and Internet browser that can support 128-bit encryption.
- *Note:* For security purposes, you should use the most current version of either: Microsoft Internet Explorer, Mozilla Firefox, or Google Chrome. The most current browser versions are typically more secure and will support 128 bit encryption.
- Access to a printer or storage medium such as a hard drive so that you can download and/or print disclosures and/or statements for your records.
- An external email address.

If you're lacking any of these requirements, please contact us and we'll help get you set up.

We may revise hardware and software requirements, and if there is a material change that may impact your ability to access E-Statements, we will notify you of these changes in advance and provide you an opportunity to change your method of receiving disclosures (e.g. change to paper format vs. an electronic format) without the imposition of any fees.

• **Email Address Changes**

In order to provide E-Statements, we must maintain current customer email addresses at all times. It is your sole responsibility to provide us with your correct contact information, including your email address.

You should notify us of any changes to your personal contact information or you can update your personal information through the "Support" tab in the Online Banking Service by submitting a Change of Address Form.

• **Proceed with Acceptance of E-Statements**

With your acceptance below, you agree to accept periodic deposit account statements in an electronic format. You also agree that you have the necessary equipment for accessing and viewing E-Statements and you agree to notify us if you change your email address or if you no longer want to receive statements electronically.

If you decide not to enroll for E-Statements, select the "cancel" button below. You can still enroll at a later time within the Online Banking Service.