



Colony Bank E-Sign Disclosure

This Colony Bank E-Sign Disclosure applies to any Colony Bank service that you have requested. The words “we”, “us” and “our” mean Colony Bank and the words “you” and “your” means you, the individual(s) who have applied for a deposit or loan account.

As used in the Disclosure, “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.

The Scope of Communications to Be Provided in Electronic Form

When you agree to these terms with respect to a Colony Bank related service, you agree that we may provide you with any communications relating to any Colony Bank service in electronic format, and that we may discontinue sending paper communications to you, unless and until you withdraw your consent as described below.

Your consent to receive electronic communications and transactions includes:

- All legal and regulatory disclosures and communications required and associated with the product or service available through the Colony Bank website for which you have requested.
- Privacy policies and notices.
- Any legal or regulatory change of terms notices.
- Any other Colony Bank service that may be required to be sent electronically.

Method of Providing Communications to You in Electronic Form

All communications that we provide to you in electronic form will be initially provided via the online account opening portal. You may print or download these communications. Future communications may be provided via e-mail at the email address you specify at the time of application.

How to Withdraw Consent

You may withdraw your consent at any time, or request paper copies of all disclosures at no cost by contacting your Local Banking Center. We may treat your provisions of an invalid e-mail address or the subsequent malfunction of a previously valid e-mail address as a withdrawal of your consent to receive electronic communications. We will not impose any fee to process the withdrawal of your consent to receive electronic communications. Any withdrawal of your consent to receive electronic communications will be effective only after we have a reasonable period of time to process your withdrawal.

How to Update Your Records

It is your responsibility to provide us with a 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 your Local Banking Center.

Hardware and Software Requirements

In order to access, view and retain electronic communications that we make available to you, you must have:

- Valid e-mail address
- A working connection to the Internet
- A compatible 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 program
- A personal computer, operating system and telecommunications connection 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.

Communications in Writing

All communications in either electronic or paper format from us to you will be considered “in writing”. You should print or download for your records a copy of your disclosures, and any other communication that is important to you.

Federal Law

You acknowledge and agree that your consent to electronic communications is being provided in connection with a transaction 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.

Termination/ Changes

We reserve the right, in our sole discretion, to discontinue the provision of your electronic communications, or to terminate or change the terms and conditions on which we provide electronic communications. We will provide you with notice of any such termination or change as required by law.

Consent

By clicking “I have read the disclosures” below, you consent to receive documents for Colony Bank products in an electronic form and confirm that you are able to access and print the disclosures.