

FIRST SOUTHERN STATE BANK  
E-Statement Disclosure

By accepting the terms of this agreement, you (User) have consented and agreed that First Southern State Bank (Bank) may provide notification of periodic account statements and other periodic or special notices to you by electronic mail. Other periodic or special notices may include privacy notice or any other notice that federal laws and regulations from time to time may require us to provide to you. Your authorization means that we can provide you with periodic statements of your account and special notices electronically. All that you need is access to a computer with internet access, a valid email address, a printer, if you wish to print out your statements, and applicable Adobe Reader software (which is available to download free of charge if you do not already have it on your computer).

Upon receipt of your consent, we will notify you each time we prepare a statement for an account that you have selected. We will send you an email letting you know that the eStatement is available. Simply click on the link in your email message to navigate to eStatements. You will be required to enter your User ID and password to view the electronic statement. You agree it is your sole responsibility to protect your password from unauthorized persons. You agree that it is your responsibility to ensure that the electronic statements cannot be intercepted or viewed by others. You agree that the Bank has no control as to the persons who have access to your computer and your password once it is in your possession. The Bank will not be liable for any unauthorized access to your computer or your passwords.

You understand that you have no expectation of privacy if you transfer any statement via e-mail to another person or entity using the World Wide Web. You further agree to release First Southern State Bank from any liability if the information is intercepted or viewed by unauthorized parties at any other email address selected by you.

You are responsible for notifying us of any email address changes. Notifications of any email changes should be received ten (10) calendar days before the end of your normal statement cycle. You may notify us by calling the Bookkeeping Department directly at 256-437-2176, secure email on your Internet Banking account or visiting any of our locations and speaking with one of our Customer Service Representatives.

Your email address may be changed using the procedure described above by any authorized party to your account. THE BANK SHALL HAVE NO OBLIGATION OR LIABILITY TO ANY OF THE PARTIES TO A MULTIPLE-PARTY ACCOUNT IF THE EMAIL ADDRESS IS CHANGED USING THE PROCEDURES SET FORTH ABOVE.

You will receive an e-mail notification the day your eStatement is ready for your review. Your eStatement will also be dated that date (the "E-mail Date"). You must promptly review your eStatement and any accompanying items and notify us in writing at First Southern State Bank, PO Box 548, Stevenson, AL, 35772, or via telephone at 256-437-2176, or in person at any of our locations (within applicable time periods specified in your deposit agreement) of any error, unauthorized signature, lack of signature, alteration or other irregularity. Any applicable time periods within which you must notify us of any errors on your account statements(s) shall begin on the E-mail Date regardless of when you review your statement.

If you believe your eStatement is lost or that someone has obtained access to your eStatement without your permission, write to us at First Southern State Bank, PO Box 548, Stevenson, AL, 35772. You may also contact one of our Customer Service Representatives, in person at any branch location or call bookkeeping directly at 256-437-2176.

You have the right to withdraw your consent to receive electronic periodic statements at any time. You must notify us either by email or in writing to First Southern State Bank, PO Box 548, Stevenson, AL, 35772. You may also contact one of our Customer Service Representatives, in person at any branch location or call bookkeeping directly at 256-437-2176. The withdrawal of your consent should be received at least ten (10) calendar days before the end of your normal statement cycle.

Since the E-Checking Account was designed and built to provide statements to you in electronic form, if you have an E-Checking account, you must receive your e-Statements online or you will not qualify to keep this account type. Upon withdrawing your consent for e-Statements, or your email notification being returned as undeliverable, your account will be changed to a Regular Checking Account with fees as addressed in the table below:

Minimum Deposit to Open:	\$100.00
Minimum balance required to avoid monthly fees:	\$500.00
If your balance falls below \$500 =	\$6 monthly maintenance fee
If your balance falls below \$250 =	\$7 monthly maintenance fee
Does this pay interest:	No

All electronic statements shall be in full compliance with applicable laws and regulations. The provisions in this agreement apply to all accounts included within the eStatement service and is part of (and in supplement to) First Southern State Bank Terms and Conditions for your Account as well as other applicable disclosures separately given to you.