

We are pleased to offer you the opportunity to receive information about your account electronically. If you would like to receive correspondence from us via email, instead of paper copies through the mail, please review this notice and provide your consent. By signing this e-statements<sup>™</sup> enrollment form, you elect and authorize us, at our discretion, to electronically deliver your account statement(s) and notices that we are required to provide to you under applicable Federal and State statutes and regulations as currently exist and as may be amended from time to time. If there is more than one depositor that is party to the account, notice to any one depositor will be effective for all.

**Requesting Paper Copies.** We will not send you a paper copy of your account statement(s) and notices, unless you request it or we otherwise deem it appropriate to do so. You can obtain a paper copy of an e-statement<sup>™</sup> by printing it yourself or by requesting that we mail you a paper copy. To request a paper copy, contact us by telephone at 417-682-3348. We may charge you a reasonable service charge for the delivery of paper copies of e-statements <sup>™</sup> 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 account statement or notices that you have authorized us to provide electronically.

**How to Withdraw Consent.** You may withdraw your consent to receive account statements and notices in electronic form for any of your Accounts by contacting us by sending us a secure message through Online Banking, or contacting us at 417-682-3348. If you send us a secure message, please be sure to identify the applicable account(s). We may treat your provision of an invalid email address or the subsequent malfunction of a previously valid address as a withdrawal of your consent to receive e-statements<sup>™</sup>. We will not impose any fee to process the withdrawal of your consent to receive e-statements<sup>™</sup>. Any withdrawal of your consent to receive e-statements<sup>™</sup> 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 true, accurate and complete e-mail address, contact, and other information related to this Disclosure and your Account(s), and to maintain and update promptly any changes in this information. To update such information (such as your e-mail address and password), send a secure message through Online Banking, or mail or deliver the updated information to Lamar Bank and Trust at 1000 Broadway, Lamar, Missouri.

**Hardware and Software Requirements.** In order to access, view, and retain e-statements<sup>™</sup> and notices that we make available to you, you must have:

- Adobe® Acrobat® Reader® 5.0 or higher;
- An e-mail account with an Internet service provider and e-mail software;
- A personal computer or other device which is capable of accessing the Internet, operating system and telecommunications connections to the Internet capable of receiving, accessing, displaying, and either printing or storing, electronic statements received from us via a plain text-formatted e-mail.
- Sufficient electronic storage capacity on your computer's hard drive or other data storage unit.