Electronic Communication Disclosure

Online Service E-Sign Disclosure and Consent
This disclosure documents your consent to conduct transactions electronically and to electronically receive disclosures and notices relative to the accounts you are applying to open with us online. The disclosure also describes your rights relative to conducting transactions electronically and to electronically receiving disclosures and notices, as well as the consequences of withdrawing your consent. We recommend you print and retain a copy of this disclosure and all the disclosures and agreements related to this transaction.

Once you consent, you will be able to apply to open accounts online. If you do not consent, you will not be able to apply online. However, regardless of whether you consent, you will still be entitled to apply to open accounts through other methods that we permit, such as in person.

You understand, prior to consenting:
1. Your consent applies only to disclosures and notices regarding your accounts, including your periodic account statements;
2. Unless you consent, you have the right to receive all required disclosures in paper or non-electronic form;
3. Even after consent, if you want to receive a paper copy of the disclosure in addition to the electronic disclosure you can obtain one free of charge by calling us or writing us at the number or address listed below;
4. You can withdraw your consent at any time by calling or writing us at the number or address listed below; and
5. By consenting to conduct transactions and receive disclosures and notices electronically, you agree to provide us with the information (such as current e-mail address) needed to communicate with you electronically and update us as to any changes in such information by calling or writing us at the number or address listed below.

We reserve the right to provide any disclosures or notices in writing, rather than electronically. Except as otherwise provided in this or other agreements, by law, or on our website, you cannot give us notices electronically, and all notices from you must be in writing.

Hardware and Software Requirements
Internet browser that supports 128 bit encryption
Adobe Acrobat® Reader 7.0 or higher
Sufficient electronic storage capacity on your computer's hard drive or other data storage unit
A valid e-mail address
Internet Access
Electronic Communication Consent:

Online Service E-Sign Disclosure and Consent Please review this document carefully and print a copy for your reference; you can access an online copy at any time by navigating to the "E-Communication Preferences" section by clicking on the "Manage my Settings" link your Account Homepage. This Online Service E-Sign Disclosure and Consent ("Disclosure"), applies to all communications for those products and services offered through our online application.

Scope of Communications to Be Provided in Electronic Form
When you use a product or service to which this Disclosure applies, you agree that we may provide you with any communications 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, but is not limited to:

- All legal and regulatory disclosures and communications associated with the product or service available through the Online Service for your Account.
- Notices or disclosures about a change in the terms of your Account.
- Privacy policies and notices.

Method of Providing Communications to You in Electronic Form
All Communications that we provide to you in electronic form will be provided either (1) via e-mail, (2) by access to a web site that we will designate in an e-mail notice we send to you at the time the information is available.

How to Withdraw Consent
You may withdraw your consent to receive communications in electronic form by selecting that option under your "E-Communication Preferences" section, which is accessible from your Account Homepage by clicking on the "Manage my Settings" link. No fees will be imposed to process the withdrawal of your consent to receive electronic communications, however your access and use of the Online Service will be terminated. 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 and maintain a current e-mail address. You can update information (such as your e-mail address) under your "Update E-Mail Address"
section, which is accessible from your Account Homepage by clicking on the on the "Manage my Settings" link.

Hardware and Software Requirements
In order to access, view, and retain electronic Communications that we make available to you, you must have:

- Internet browser that supports 128 bit encryption.
- Sufficient electronic storage capacity on your computer's hard drive or other data storage unit.
- 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.
- An operating system and an Internet connection capable of receiving, accessing, displaying, and either printing or storing Communications received from us in electronic form via a plain text-formatted e-mail or by access to our web site using one of the browsers specified above.

Requesting Paper Copies
We will not send you a paper copy of any Communication, unless you request it or we otherwise deem it appropriate to do so. You can obtain a paper copy of an electronic Communication by printing it yourself or by requesting that we mail you a paper copy, provided that such request is made within a reasonable time after we first provided the electronic Communication to you. To request a paper copy, please submit your request to info@csbfl.net.

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 this Disclosure and any other Communication that is important to you.

Consent:
By selecting "Yes, I consent to E-Communication," you consent to receive all receive communications regarding products and services that are offered through our online service. You further agree that your computer satisfies the hardware and software requirements specified above and that you have provided us with a current e-mail address at which we may send electronic communications to you.