



Citizens Bank & Trust Co. of Grainger County

"Your Hometown Bank Since 1919"

8335 Rutledge Pike • P.O. Box 98
Rutledge, TN 37861
Phone: 865-828-5237
Fax: 865-828-5272
E-Mail: onlinebanking@cbtgrainger.com

Agreement to Receive Electronic Disclosures, Notices, Other Agreements, Updates, Correspondence and Other Useful Information

Terms Used in This Agreement

"Bank," "Institution," "We," "Us," and "Our" refer to Citizens Bank & Trust Company of Grainger County.

"You," "Your," and "Customer" refer to a Bank customer (or authorized designee) with one or more personal, business or other accounts who is seeking enrollment into the Bank's Online Banking and other online financial services.

Purpose of Agreement

The purpose of this Agreement is to seek your consent to allow us to electronically send you disclosures, notices, other agreements, updates, correspondence and other useful information related to our Online Banking and other services using electronic communications mediums including, but not limited to, the Internet, e-mail and text messaging.

What Does it Mean to "AGREE?"

By "agreeing," you:

- are formally providing your consent for the stated purpose of this Agreement
- agree that we may provide you with this Agreement and any revisions and amendments to this Agreement in electronic form
- are consenting to enter into an Agreement that will govern all future transactions you conduct using the Bank's Online Banking and other similar services, and that you agree to be bound by its terms
- agree that we may provide information electronically to you about our services or certain information that we are required by law or regulation to provide to you in writing, such as revisions and amendments to this Agreement or other information in connection with these services, including (but not limited to) information under Regulation E and other applicable banking or financial services laws or regulations

Requirements for Receiving Information Electronically

In order for you to receive the aforementioned informational items, you must have access to an Internet-ready computer that meets the following requirements:

- Windows® or Macintosh® operating system installed
- Internet Explorer® Version 4.01, Service Pack 1 or above; Netscape Navigator® Version 4.08 or above; Netscape Communicator® 4.7 or above; or other compatible web browser installed
- 128-bit data encryption supported
- Personal e-mail account activated

In addition to these hardware and software requirements, you may need the following:

- Bank-confirmed Online Banking User ID and password
- Correct responses for a PassMark® image and caption, and multiple other security questions

Since email and other mediums will be used to communicate this information to you, you should regularly review and update (if necessary) your contact information contained in your Online Banking user profile and other records on file with the Bank. This will ensure you remain promptly and accurately informed.

Your Rights

Unless you consent, you have the right to receive all required disclosures and other information discussed in this Agreement in paper or non-electronic form.

Even after you consent, if you want to receive a paper copy of a disclosure or other information discussed in this Agreement, in addition to any electronic disclosure, you can obtain one free of charge by contacting us in person at any of our banking locations, by telephone (865-828-5237), by mail (ATTN: Online Banking Specialist, Citizens Bank & Trust Company of Grainger County, PO Box 98, Rutledge, TN 37861) or by email (onlinebanking@cbtgrainger.com).

If you wish at any time to withdraw consent to receive information electronically or to terminate Online Banking or other services, you may contact us in person at any of our banking locations, by telephone (865-828-5237), by mail (ATTN: Online Banking Specialist, Citizens Bank & Trust Company of Grainger County, PO Box 98, Rutledge, TN 37861) or by email (onlinebanking@cbtgrainger.com).

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