

Electronic Procedure Disclosure

**Jefferson Security Bank
105 East Washington Street
Shepherdstown, WV 25443
304-876-9000**

This disclosure details the procedures that you and we will follow in conducting transactions electronically, including the means by which you provide or withhold consent to do so. By following this procedure, you will be able to sign transaction documents with an Electronic Signature, subject to any limitations we may provide (subject to our policy for when an Electronic Signature will be accepted). This disclosure also describes the process that must occur before we can provide you with electronic disclosures and notices (such as by email or other electronic messages, or using online services). The disclosure also describes your rights relative to conducting transactions electronically and relative to electronic receipt of disclosures and notices, as well as the consequences of later withdrawing your consent to receive disclosures and notices electronically. We recommend you retain a copy of this disclosure along with all the other disclosures and agreements related to this transaction.

Definitions: Throughout this disclosure, “we” means the Financial Institution identified above, and “you” means the party applying for accounts or services using these electronic procedures.

“*Electronic Signature*” means a digitized image of your handwritten signature or initials. “Sign” means to authenticate by applying or intending to apply your signature.

Procedures for Signing Documents Electronically

You and we wish to enter into a financial services transaction (opening an account, arranging for services, etc.). You intend to sign documents for the transaction with an electronically-collected signature or initials, as applicable. You intend that the resulting Electronic Signature is your valid signature/initials.

You agree that any signed electronic document(s) will be as enforceable as any paper document(s) that you sign or initial with handwritten ink.

Before you sign any document(s) in the transaction, you review a completed but unsigned copy.

We and you review each area of the document(s) that requires any signature/initials, and we explain to you the purpose of each of the signatures/initials.

After you review and understand the document(s) and are ready to sign the document(s), you may create your Electronic Signature to sign each of the documents electronically using your electronic device.

After we add your Electronic Signature to the otherwise unaltered document(s), the document(s) will show your Electronic Signature and a date of the Electronic Signature. You will receive a copy of the documents you signed. We will retain the signed copies of the document(s).

Your electronic signature is only effective for the documents that are a part of the transaction.

You may withdraw your consent to sign with Electronic Signatures at any time before you sign your electronic signature for the transaction.

Procedures and Conditions for Receiving Electronic Disclosures and Notices

Scope of this Consent Agreement

This consent applies to legal disclosures, loan disclosures, account disclosures, terms and conditions related to opening an account, change in terms notices and appraisals or valuations that are provided to you electronically. This consent does not apply to electronic statements that are provided to you through our online banking platform. You will continue to receive paper copies unless you have provided a separate consent to receive paperless statements.

Electronic Delivery of Documents

Described below are the terms and conditions for providing you such notices and disclosures electronically. Please read the information below carefully and thoroughly, and if you can access this information electronically to your satisfaction and agree to this Electronic Record and Signature Consent Agreement ("Agreement"), please acknowledge your acceptance of this agreement by following the electronic procedures disclosed in this agreement and continue by conducting this transaction electronically according to the electronic signature procedure.

Requesting Paper Copies

At any time, you may request from us a paper copy of any record provided or made available electronically to you by us. You will have the ability to download and print documents we send to you through the electronic signature system during and immediately after the signing session. After such time, you may request delivery of such paper copies from us by following the procedure described below. Paper copies will be mailed to you at no charge. To request delivery of paper copies of the notices and disclosures previously provided by us to you electronically, contact us at 304-876-9000 or send us an email to contactjsb@jsb.bank. You may also contact us by paper mail addressed to:

Jefferson Security Bank
PO Box 35
Shepherdstown, WV 25443

When using email for this request, you must state your email address, full name, mailing address and phone number.

Required Hardware and Software Requirements

By consenting to this agreement, you confirm that your Access Device meets the minimum specifications and requirements necessary to view and retain your electronic documents.

System Requirements

To learn more about system requirements, visit the link below.

<https://helpx.adobe.com/sign/system-requirements.html>

Maintaining a Valid Email Address

It is important that you maintain a valid email address so that we may contact you regarding your account. You agree to maintain a valid email address and promptly notify us of any changes to your email address. You may update your email address by sending an email message to us at contactjsb@jsb.bank, by calling us at 304-876-9000 or by visiting one of our branches. Steps to verify your identity will be required prior to a change being made.

Withdrawing Your Consent

Your consent remains in effect until you give us notice that you are withdrawing it. You may at any time change your mind and tell us that thereafter you want to receive required notices and disclosures only in paper format. Please be aware, however, the consequences of you withdrawing consent for online documents will be that transactions may take a longer time to process. Further, you will no longer be able to use the electronic signature system to receive required notices and disclosures electronically from us or to sign electronically documents from us. How you must inform us of your decision to receive future notices and disclosures in paper format and withdraw your consent to receive notices and disclosures electronically is described below.

To inform us that you no longer wish to receive future notices and disclosures in electronic format you may:

- Decline to sign a document from within your signing session and clearly indicate your wish to withdraw your consent within the signing session, or you may;
- Send us an email indicating you wish to withdraw your consent. The email should be sent to contactjsb@jsb.bank and in the body of such request you must state your email, full name, mailing address and telephone number, or you may;
- Send us paper mail indicating you wish to withdraw your consent. You must include your full name, mailing address and telephone number addressed to:

Jefferson Security Bank
PO Box 35
Shepherdstown, WV 25443

Acknowledging your access and consent to receive and sign documents electronically

Your acceptance on one Access Device constitutes your acceptance on all Access Devices you use. Additionally, by viewing and accepting this agreement on any Access Device, you are reasonably demonstrating your ability to access and view electronic documents in the format that the services are provided on that Access Device and all subsequent Access Devices.

To confirm to us that you can access this information electronically, which will be similar to other electronic notices and disclosures that we will provide to you, please confirm that you have read this Agreement, and that you are able to print on paper or electronically save this Agreement for your future reference and access; or that you are able to email this Agreement to an email address where you will be able to print on paper or save it for your future reference and access.

By following the electronic procedures disclosed and continuing to conduct this transaction electronically according to the electronic signature procedure, you acknowledge the following:

- You can access and read this Electronic Procedure Disclosure;
- You can print on paper this Electronic Procedure Disclosure, or save or send this Electronic Procedure Disclosure to a location where you can print it, for future reference and access;
- We have followed the procedure;
- You consent to this procedure and declare your intent to sign using this procedure; and

- You acknowledge that you have received copies of and understand and agree to the terms of the transaction documents prior to signing. You also consent to receive disclosures and notices electronically according to the terms and conditions described above.

You further provide your consent and confirm your and our compliance with the procedures described above by using the products or services related to this transaction. You also provide your consent by later acknowledging your prior receipt of this disclosure in any subsequently executed account or service agreement.

Until or unless you notify Jefferson Security Bank as described above, you consent to receive exclusively through electronic means all notices, disclosures, authorizations, acknowledgments, and other documents that are required to be provided or made available to you by Jefferson Security Bank during the course of your relationship with Jefferson Security Bank.

Please contact us at 304-876-9000 if you have any difficulties accessing or viewing electronic documents on your selected Access Device.

Your Consent to Conduct Transactions Electronically and Receive Disclosures Electronically

By following the electronic procedures disclosed above and continuing to conduct this transaction electronically according the electronic signature procedure, you acknowledge that we have followed the procedure, you consent to this procedure and declare your intent to sign using this procedure, and you acknowledge that you have received copies of and understand and agree to the terms of the transaction documents prior to signing. You also consent to receive disclosures and notices electronically according to the terms and conditions described above.

You further provide your consent and confirm your and our compliance with the procedures described above by using the products or services related to this transaction. You also provide your consent by later acknowledging your prior receipt of this disclosure in any subsequently-executed account or service agreement.