

Online Service E-Sign Disclosure and Consent

This Online Service E-Sign Disclosure and Consent ("Disclosure"), applies to all Communications for those products, services and Accounts offered or accessible through the Online Service, or a mobile application or mobile website used to access the Online Service, that are not otherwise governed by the terms and conditions of an electronic disclosure and consent.

The words "we", "us", and "our" refer to the entity with which you have your Account at Community Bank of Louisiana and the words "you" and "your" mean you, the individual(s) or entity associated on the Account(s). The term "Online Services" refers to Consumer E Banking and Commercial E Banking. As used in this Disclosure, "Account" means the account(s) you have with us now or in the future, including ones which you open through Online Service. "Communication" means any customer agreements or amendments thereto, monthly billing or account statements, tax statements, disclosures, notices, responses to claims, transaction history, privacy notices, error resolution notices and all other information related to the product, service or Account, including but not limited to information that we required by law to provide to you in writing.

1. Scope of Communications to Be Provided in Electronic Form.

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 Account or the product or service available through the Online Service for your Account. As an example, Community Bank of Louisiana may send by e-mail legally required notification of changes to terms and conditions related to your Account(s) or the Online Service.
- Notices or disclosures about a change in terms or your Account or associated payment features and responses to claims.
- Privacy policies and notices
- Error Resolution Notice
- Monthly (or other periodic) billing or account statements for your Account(s) or such other Communications we may include from time to time as part of the enrollment in E-Statements.

Your consent to receive electronic Communications does not automatically enroll you in E-Statements. You must separately confirm which accounts you would like to stop receiving paper statements (and any other type of Communications we may include in Paperless Statements) by U.S. Mail.

2. Method of Providing Communications to You in Electronic Form

All Communications that we provide to you in electronic form will be provided by one or more of the following methods: (1) via e-mail, (2) by access to a web site, including our mobile website, that we designate in an e-mail notice we send to you at the time the information is available, (3) to the extent permissible by law, by access to a web site, including our mobile

websites, that we will generally designate in advance for such purpose, (4) via our mobile applications, or (5) by requesting you download a PDF file containing the Communication.

3. How to Withdraw Consent

Community Bank of Louisiana Consumer E-Banking consumer customers may withdraw consent to receive E-Statements and Communications in electronic form by changing your preferences within the Online Service. Community Bank of Louisiana Business E-Banking customers must call (318) 872-3831 to withdraw consent to receive E-Statements and communications. In addition to the above-mentioned telephone number. You may withdraw your consent by writing to us at:

Community Bank of Louisiana
P.O. Box 1308
Mansfield, LA 71052

Withdrawal of consent for E-Statements may result in a fee or change in fee for some accounts. Please refer to your account agreement for additional information. At our option, we may treat your provision of an invalid email address, or the subsequent malfunction of a previously valid email address, as a withdrawal of your consent to receive electronic Communications. We may not impose any fee to process the withdrawal of your consent to receive electronic Communications, however, your access and use of the Online Service may 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.

4. 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. You can update information (such as your e-mail address) through the Online Service or by contacting us at (318) 872-3831.

5. Hardware and Software Requirements

In order to access, view, and retain electronic Communication from us you must have:

- A personal computer, tablet, smart phone or any other device capable of receiving, accessing, displaying, and either printing or storing communications in electronic format:
- local, electronic storage capacity to retain our Communications and/or a printer to print them;
- a valid e-mail account and software to access it;
- software that enables you to view files in the Portable Document Format (“PDF”).
- Current internet browser, i.e. Firefox, Google Chrome, Internet Explorer, and Safari for Apple/Mac users

6. Requesting Paper Copies

You should not expect to receive 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 any 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, contact us by telephone, or by logging in to the Online Service and send a request using your Secure inbox. We may charge you a reasonable service charge, of which we've provided you prior notice, for the delivery of paper copies of any Communication provided to you electronically pursuant to this authorization. We reserve the right, but assume no obligation, to provide a paper (instead of electronic) copy of any Communication that you have authorized us to provide electronically.

7. 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.

8. Federal Law

You acknowledge and agree that your consent to electronic Communications is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act (the "Act"), and that you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

9. Termination/Changes

We reserve the right, in our sole discretion, to discontinue the provision of your electronic Communications, or to terminate or change the terms and conditions on which we provide electronic Communication. We will provide you with notice of any such termination or change as required by law.

10. E-mail Address of Record for Accounts with Joint and/or Multiple Owners

Each account owner is able to provide an e-mail address for Account in connection with each owner's consent to receive electronic Communications. Only one account owner's authorization is required to enroll in E-Statements.

For purposes of electronic notification for E-Statements on a joint or multiple owner account, you agree that electronic notifications for E-Statements delivered to the email address of the account owner who enrolls in E-Statements will constitute delivery to all account owners, even if all account owners may not have access to such e-mail address.

11. Interested Parties

If you have designated one or more interested parties to receive copies of your account statements, or other documents, they will continue to receive copies of such documents via U.S. Mail.

12. Acceptance and Consent

By consenting to this Disclosure, you agree to the following statements:

I have read, understand and agree to be bound by the terms and conditions described above and consent to receive electronic Communications according to the process and described above. I understand that I may incur costs, including but not limited to online time and charges from my internet service provider, in accessing and/or viewing such document(s).

I understand and agree that: (1) certain documents will continue to be delivered to me via U.S. Mail that are not included in the Electronic Communication and that in the future some or all of these documents may be made available for me to view electronically in accordance with this Disclosure; (ii) my consent to view documents electronically does not automatically expire and is not limited as to duration; (iii) the entity or entities with which I have my Account(s) and/or their agents may revoke my participation in the Electronic Communication program at any time at their discretion; (iv) neither entity or entities with which I have my Account(s), nor their agents will be liable for any loss, liability, cost, expense, or claim for acting upon this authorization, or arising from my use of the product or services provided pursuant to this Disclosure; and (v) inserts that may be provided along with my account statements contain important information or disclosures concerning my Account and I agree to review such inserts in a timely manner.

By clicking "Accept" you acknowledge that you agree to the terms of the E-Sign Disclosure, you can access the sample PDF, and you consent to receive electronic communications and statements and other notices, as described in this disclosure, for your accounts.

