

Electronic Statement Consent Requirements (general verbiage)

Before opting out of your paper statements, federal law requires that we provide important information to you regarding this service.

This pre-consent disclosure applies to the delivery of periodic statements for your account electronically rather than in paper form.

If you would like to receive your statements by electronic means, you must carefully review and accept the terms and conditions of the disclosure agreement through your Malvern National Bank's (MNB) Online Banking profile.

- Your consent to receive electronic statements only applies to statements for this account. All other statements and notices we provide to you in connection with our services will be on paper unless you and we agree otherwise.
- After you consent, you may request a paper copy of any statement or notice that you have agreed to receive electronically by writing us at *Malvern National Bank, PO Box 370, Malvern, Arkansas 72104*, or contacting Malvern National Bank by phone at *(501)332-6955*, or by making a request to your *local Malvern National Bank branch*. You may also make a request through your Online Banking profile. Research fees may apply to obtain a copy of any periodic statement previously delivered electronically. See your account disclosure for research fees.
- You may withdraw your consent to receive electronic statements at any time by signing a maintenance form available at your local branch, or by writing us at the above address, or by making changes through the statement delivery preference through your online banking access. Your withdrawal will become effective after we have received it and have had a reasonable opportunity to act on it. If you discontinue "E-Statement" delivery and wish to resume, you may make these changes through your online banking access.
- To access the statements, you have agreed to receive electronically, you must have internet access. For "E-Statement" delivery, you must be enrolled in MNB Online Banking. You can print a copy of the statement, save it on a disk or save it in a folder for retention.
- For "E-Statement" delivery, you must be enrolled in MNB Online Banking. Although you can view your statements, **you must change your statement delivery preference to "Online Only" and accept the terms and conditions of the disclosure agreement.** (A paper statement will be provided if statement delivery preference is not changed and the terms and conditions accepted. Fees may apply).
- For "E-Statement" delivery, your statement will be immediately available for viewing in Online Banking when it is made available.