



Electronic Communications Agreement

It is our goal to provide you with as many digital banking options as possible, including providing information to you electronically. We are required by law to give you certain information in writing. This means you have the right to receive that information on paper. With your consent, we can provide it to you electronically, instead.

In this Agreement:

“We,” “us,” “our,” and “The Cottonport Bank” mean The Cottonport Bank, Member FDIC, a member of the The Cottonport Bank Group, or any other affiliate bank of The Cottonport Bancshares, Inc.

“You” and “your” mean the person giving this consent, and also each additional account owner, authorized signer, authorized representative, delegate, product owner and/or service user identified on any The Cottonport Bank product that you apply for, use or access.

“Communications” means each disclosure, notice, agreement, fee schedule, Privacy policy, statement, record, document, and other information we provide to you, or that you sign or submit or agree to at our request.

You agree to receive electronic Communications from us.

As part of your relationship with us, we will provide you with Communications. By accepting this Agreement, you consent to receiving Communications in electronic form for any products, services and accounts that you have or apply for, either now or in the future. You also consent to the use of electronic signatures in your relationship with us.

We may still choose to provide you with information on paper even though you have consented to receive it electronically. In some cases, we are not permitted by law to deliver certain Communications to you electronically. However, if the law changes in the future and permits additional Communications to be delivered electronically, this Agreement will automatically cover those Communications as well.

We may deliver electronic Communications to you in several ways.

When we deliver electronic Communications to you, we will either: (1) e-mail them to you; (2) post them on our website; (3) present them on-screen or for download through one of our online or mobile banking services; (4) include them in other electronic Communications that we are delivering to you,

such as electronic account statements; or (5) in the manner specified in any other agreement we have with you.

If we are not e-mailing or presenting the information to you directly, we will tell you where you can go to view that information.

If you seek to obtain a new product, service or account with us, we may remind you that you have already consented to receiving electronic Communications and using electronic signatures in your relationship with us. If you choose not to receive electronic Communications or use electronic signatures in connection with the new product, service or account, that choice does not mean you have withdrawn your consent with respect to any other product, service or account.

You will need some technology to receive electronic Communications.

To receive and retain electronic Communications from us, you will need the following:

- A computer or mobile device with an operating system that supports everything below;
- A connection to the internet;
- A current version of a web browser that we support. You should check the system requirements periodically for updates to supported software;
- A hard drive or other data storage unit;
- A valid, active e-mail address; and
- A current version of a program that displays PDF files (such as Adobe® Reader®).

If our hardware and software requirements change, and that change would create a material risk that you would not be able to access or retain electronic Communications, we will give you notice of the change. Continuing to use our electronic services after receiving notice of updates to our system requirements signifies your acceptance of the change and reaffirmation of your consent.

Please keep your contact information up to date.

It is your responsibility to keep all of your contact information current so that we can send you electronic Communications. You can update your e-mail address and other contact information by editing your profile in The Cottonport Bank Mobile Banking or Online Banking. You may also call Customer Service at 318-964-2385.

You may have the option to receive paper copies.

We may choose to make paper copies of certain electronic Communications available upon request. There may be a fee for providing a paper copy. If you would like a paper copy, please call Customer Service at 318-964-2385 to find out whether a paper copy is available and the amount of any fee for that copy. You can also request paper account statements (for a fee) in Online Banking.

You can withdraw your consent to receiving electronic Communications.

You have the right to withdraw this consent at any time. Withdrawing consent may terminate your access to certain electronic services, including Online Banking and Mobile Banking. You may also no longer be able to use certain The Cottonport Bank products. After we have processed your withdrawal, future communications required to be in writing will be delivered to you on paper, subject to applicable fees. To withdraw your consent to receiving electronic Communications, you may call Customer Service at 318-964-2385. Your withdrawal of consent will become effective only after we have had a reasonable opportunity to act upon it.

I understand that pursuant to my account and/or loan agreements with The Cottonport Bank, I may be entitled to receive electronic communications and transactions including but not limited to:

1. All legal and regulatory disclosures and communications associated with the account or the product or service for your account,
2. Initial and subsequent disclosures or agreement, to include a change in terms, for your account or associated payments features,
3. Periodic disclosures or monthly (or other periodic) account statements, including any and all accounts currently established or done so in the future that we deem appropriate and functional to provide electronically,
4. Notices or disclosures regarding an account, product or service fee, such as a late fee, an overdraft fee, an over-limit fee, a fee for a draft, check or electronic debit returned for any reason, such as insufficient funds fee or a fee as a result of a stop payment order,
5. Certain tax statements or notices that we are legally required to provide you, such as annual IRS interest statements,
6. Privacy policies and notices and,
7. Other notices or disclosures that may be required by the Truth in Savings Act, Electronic Funds Transfer Act, Truth in Lending Act, Equal Credit Opportunity Act, the Fair Credit Reporting Act, the Gramm Leach Bliley Act, the Real Estate Settlement Procedures Act, Expedited Funds Availability Act, or other applicable federal or state laws and regulations