

PS Bank Electronic Consent Agreement

Consumer Disclosure Regarding Conducting Business Electronically, Receiving Electronic Notices and Disclosures, and Signing Documents Electronically

Please read the following information. By proceeding forward and consenting to electronic records, you are agreeing that you have reviewed the following consumer disclosure information and consent to transact business using electronic communications, to receive notices and disclosures electronically, and to utilize electronic signatures in lieu of using paper documents. This electronic signature service is provided on behalf of PS Bank's "sending party", the organization sending electronic documents, notices, and disclosures to you, or requesting electronic signatures from you.

Paper Copies

You are not required to receive statements, notices and disclosures or sign documents electronically. If you prefer not to do so, you may request to receive paper copies and withdraw your consent at any time as described below.

Use of the electronic service requires a standards-compliant web browser which supports the HTTPS protocol, HTML, and cookies. Viewing PDF documents requires additional software such as Adobe Reader or similar software.

Scope of Consent

You agree to receive electronic notices, disclosures, and electronic signature documents with all related and identified documents and disclosures provided over the course of your relationship with PS Bank. You may at any point withdraw your consent by following the procedures described below.

Withdrawal of Consent – How to contact PS Bank

If you decide to receive statements, notices and disclosures from us electronically, you may at any time change your mind and tell us that thereafter you want to receive required notices and disclosures only in paper form. Just send us an email to Contact@PSBanking.com and in the body of your request state your email, full name, U.S. postal address, and telephone number. We do not need any other information from you to withdraw consent. The consequence of withdrawing consent for online documents will be that transactions may take a longer time to process.

To advise PS Bank of your new email address

To let us know of a change in your email address where we should electronically send notices and disclosures to you, you must send an email message to us at Contact@PSBanking.com and in the body of the request you must state your previous email address and your new email address. We do not require any other information from you to change your email address.

To change the email address used for eStatements, update your email address in your Internet Banking session.

To request paper copies from PS Bank

To request delivery from us of paper copies of the notices and disclosures previously provided by us to you electronically, you must send us an email to Contact@PSBanking.com and in the body of such request state your email address, full name, U.S. postal address, and telephone number. Certain products may charge a monthly printed statement fee. Refer to our current product disclosures provided at www.PSBanking.com/Disclosures.