



Agreement to Receive Electronic Statements

This disclosure regarding Online Statement E-Sign for Ozarks Federal Savings and Loan applies to each account you have with Ozarks Federal Savings and Loan where electronic statements are available.

The words "we," "us," and "our" means Ozarks Federal Savings and Loan and the words "you" and "your" means you, the individual(s) who is identified on the account as the owner or authorized signer as the account holder on the Account(s). As used in this disclosure, "communication" means any periodic statement, authorization, agreement, disclosure, notice, or other information related to your Account, including but not limited to information that we are required by law to provide to you in writing.

Scope of Communications

When you select "Online Only" with respect to an account, you agree that we will provide you with any communications relating to that account in electronic format. If you request to receive your statement by electronic delivery, you understand and agree that you will no longer receive a paper statement or the documents (i.e. checks or check images) enclosed with the paper statement. Your consent to receive electronic communications and transactions includes, but is not limited to:

- Initial disclosures or agreements for your Account(s) of associated payment features.
- Periodic disclosures or monthly billing statements for your Account(s).
- Notices or disclosures about a change in the terms of your Account(s).
- Privacy policies and notices.

Method of Providing Communications

All communications that we provide to you in electronic form will be provided either (1) via e-mail at the e-mail address you specify on this disclosure, (2) by access to a web site that we will designate in an e-mail notice we send you notifying you when your statement becomes available to access, or (3) to the extent permissible by law, by access to a web site that will generally be designated in advance for such purpose. **You will no longer receive a paper statement delivered by mail.** You should print or download for your records a copy of your Ozarks Federal Savings and Loan Online Statements and any changes to that authorization. You do have the ability to request a paper copy of an electronic communication by contacting us by telephone at 866-546-7408. We may charge you a reasonable service charge for the delivery of paper copies of any communication provided to you electronically pursuant to this authorization.

Withdrawing Consent

You may withdraw your consent to receive communications in electronic form for any of your accounts by contacting us via email at customerservice@ozarksfederal.com or by contacting us at 866-546-7408. We may treat your provision of an invalid email address or the subsequent malfunction of a previously valid address as a withdrawal of your consent to receive electronic communications. 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. Charges may apply to receive paper statements.

Updating Information

It is your responsibility to provide us with accurate and complete information regarding 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 such information on our website by contacting us via email at customerservice@ozarksfederal.com or by contacting us at 866-546-7408.

Termination or Changes of E-Statement Information

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 communications. We will provide you with notice of any such termination or change as required by law.

Software and Hardware Required

In order to access, view, and retain electronic communications that we make available to you, you must have:

- Internet Explorer 6.0 or Higher or Firefox 2.0.
- Adobe Acrobat Reader 7.0 or Higher.
- An email account with an internet service provider and e-mail software in order to participate in our electronic communication programs.

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, and that you and My Test Bank both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

By clicking "I agree", you consent to the electronic delivery of your periodic statement and all notices (including any change in terms) which are included with the paper statements and acknowledge that you have the necessary software to view and save PDF Files, which allow you to view your statement online. Please refer to the Online Banking Terms and Conditions for additional information.

