

Electronic Communication Agreement

You have a right to receive your account statements and certain other notices and disclosures required by law in writing (each a “Document” and together the “Documents”). Before providing Documents to you in electronic format only, we are required to obtain your consent. Please read this Electronic Communication Agreement (the “Agreement”) carefully and print, download or otherwise keep a copy for your records. As used in this Agreement, any reference to “we,” “us,” and “our” includes Centier Bank and its subsidiaries, affiliates, successors, assigns, agents, representatives, independent contractors, and subcontractors, and “you” and “your” mean each customer of Centier.

By indicating your acceptance of Centier’s Electronic Communication Agreement, you consent to, agree to allow us to, and authorize us to provide and send any and all Documents to you in electronic format only. Your consent to receiving Documents in electronic format applies to all agreements, consents, disclosures, notices and other communications regarding each product or service we provide you. Some examples of Documents include this Agreement, any updates to this Agreement, agreements of the applicant, marital purpose statements for individuals residing in marital or community property states, agreements or instruments governing any loan or line of credit, guaranties, consents to be contacted by phone or email, credit checks, information-sharing authorizations, automatic payment authorizations, periodic account statements, change in terms notices, privacy notices, assignment and servicing transfer notices, account disclosures, and other agreements, consents, disclosures, notices, and other communications that may be required under applicable law. After giving your consent to receive Documents electronically, we will no longer mail Documents to your mailing address. Nevertheless, we reserve the right to mail Documents to you. We may also give you the opportunity to select certain Documents that you wish to receive electronically, in which case these documents may be provided in paper form unless you specifically enroll to receive these Documents electronically. If you do not give consent, we may prevent you from submitting an application or other request for a product or service electronically and instead may require you to visit one of our branch offices to do so, we may terminate your digital banking profile, we may provide Documents to you in paper form, and we may only communicate with you in person or by telephone or mail. This means you may have more restricted access to information about your account(s) with us and may experience delays as we process your requests. Furthermore, certain products or services are only provided electronically, meaning that if you do not give consent, we may refuse to provide these products or services to you. This Agreement, and the provision of electronic Documents, is effective from the time on which you indicate your acceptance of Centier’s Electronic Communication Agreement and continues until you withdraw your consent, as described below.

Notifications and other correspondence will be provided to you (1) by regular mail to the current address in our account records, if you or we choose to receive or send Documents in paper form; (2) by e-mail at the e-mail address we have on our records; (3) by access to your digital banking profile or such other website that we will identify in

an e-mail notification we send to you at the time the information is available, or (4) to the extent permissible by law, by access to a website that generally we will identify in advance for such purposes.

You are required to provide us with an accurate and complete e-mail address and other information related to your account(s) and to maintain and update any changes to this information promptly. If your e-mail address to which we will be sending you notifications or any other information should change in the future, you must contact us and provide your new e-mail address or information. If you do not update your e-mail address, we will continue to send any notifications that your Document is available electronically for viewing to your e-mail address on record with us for a period of time. If an e-mail notification to you is returned to us as undeliverable, or you otherwise do not receive this e-mail notification, your Documents will still be available to you on the website we designate in the e-mail notification. We do not monitor our systems for e-mails that are returned to us as undeliverable and might not attempt to resend any returned e-mail to you. The date on which you will be deemed to have a Document made available to you is the date such Document is posted in your digital banking profile, whether or not you receive or access the above-mentioned e-mail notification.

To access and view Documents online, you will need Internet access and the latest version of one of the following Internet browsers: Microsoft Internet Explorer, Microsoft Edge, Mozilla Firefox, Google Chrome, or Apple Safari. Your browser must be currently supported and updated and support Transport Layer Security 1.2 or higher, a current version of JavaScript, and Adobe Acrobat Reader for rendering portable document format reader (.pdf) files. Cookies and security features must also be enabled. We will notify you if these hardware and software specifications change if the change creates a material risk that you will not be able to access and view Documents in electronic format. To retain a copy of the Documents, you will need a media storage device (e.g., hard drive), an email address to which you can send Documents as attachments, or a printer with which you can print copies of the Documents.

You are responsible for the purchase, installation, maintenance, upgrades, and security of the hardware and software used to access and view electronic Documents. We do not represent that your computer or other device will be compatible with or otherwise support electronic Documents. We will not be held liable or otherwise responsible for upgrading or replacing your computer or other system if it fails to meet the hardware and software specifications necessary to access or view electronic Documents or for providing you any compensation or remuneration for any such upgrade or replacement. You are solely responsible for any fees and charges related to your access to the Internet, including but not limited to any Internet service provider fees, telephone charges, and cellular provider charges. You agree to use a reputable anti-virus and anti-spyware software program on your computer or access device and update such software on a regular basis. We are not responsible for any errors or issues that arise from the malfunction or failure of either the hardware or the software.

You have the right to withdraw your consent to have Documents provided or made available only in electronic format by contacting us at 219-756-2265 or 888-236-8437. Your withdrawal of your consent will be effective only after we have had a reasonable period of time to process your request. After withdrawing consent, we may prevent you from submitting an application or other request for a product or service electronically and instead may require you to visit one of our branch offices to do so, we may terminate your digital banking profile, we may provide Documents to you in paper form, and we may only communicate with you in person or by telephone or mail. This means you may have more restricted access to information about your account(s) with us and may experience delays as we process your requests. Furthermore, certain products or services are only provided electronically, meaning that if you withdraw consent, we may refuse to provide these products or services to you. If we permit you to elect to receive certain Documents electronically or in paper form, you may choose to receive certain Documents in paper form without withdrawing your consent.

You also have the right to obtain paper copies of Documents by contacting us at 219-756-2265 or 888-236-8437. We may charge fees identified in our current fee schedules, which may be amended by us from time to time. Although you provide your consent to receive Documents electronically, we reserve the right to send such paper copies of such Documents by mail. We may provide to you other notices and account-related communications electronically that may not be required by law.

You will not be charged any rate, fee, or charge for enrolling to receive Documents electronically. Furthermore, except as provided in this Agreement, if we choose to provide you Documents in paper form, and you have not withdrawn your consent to receive Documents electronically under of this Agreement, you will not be charged a rate, fee, or charge for such paper Documents. We will not impose a fee to process the withdrawal of your consent. For more information about applicable fees, please refer to the fee schedule(s) that govern(s) your account(s).

You acknowledge and agree that your consent to electronic Documents 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 "E-SIGN Act"), and that you and we both intend that the E-SIGN Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means. In addition, this Agreement shall be governed by the law governing the products and services we provide you, except with regard to principles of conflicts of law.

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

By indicating your acceptance of Centier's Electronic Communication Agreement, you acknowledge that you have read this Agreement; and agree to be bound by its terms and conditions. You consent to receive the Documents in electronic format only, agree

to conduct business electronically, intend to affix your electronic signature to the Agreement, and agree that electronic signatures are effective as original signatures as if such signatures were hand-written. Receipt of this Agreement and other Documents by electronic transmission shall constitute effective delivery of such Documents. Electronic records of this Agreement and the Documents shall be deemed originals thereof. You are duly authorized and have legal capacity to execute and deliver this Agreement. You acknowledge and agree that accessing and viewing this Agreement reasonably demonstrates that you can access and view Documents electronically. Your acceptance of this Agreement on one device constitutes your acceptance on all devices you use.

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