

Online Service E-Communications Disclosure & Consent

Please review this document carefully and print a copy for your reference; you can access an online copy at any time by navigating to the “E-Communication Preferences” section by clicking on the “Manage My Settings” link on your Account Homepage.

This Online Service E-Communications Disclosure and Consent applies to all communications for those products and services offered through our online application.

Scope of Communications to Be Provided in Electronic Form:

When you use a product or service to which this disclosure applies, you agree that we may provide you with any communications in electronic format, and that we may discontinue sending paper communications to you, unless or until you withdraw your consent as described below. Your consent to receive electronic communications and transactions includes, but is not limited to:

- All legal and regulatory disclosures and communications associated with the product or service available through the Online Service for your account.
- Notices or disclosures about a change in the terms of your account.
- Privacy Policy, Terms and Conditions, and Notices.

Method of Providing Communications to You in Electronic Form:

All communications that we provide to you in electronic form will be provided via e-mail or by access to a website that we will designate in an e-mail notice we send to you at the time the information is available.

How to Withdraw Consent:

You may withdraw your consent to receive communications in electronic form by contacting STAR Customer Solutions at 888-395-2447 or visiting a STAR Bank location. No fees will be imposed to process the withdrawal of your consent to receive electronic communications; however, your access and use of STAR Online Banking will be terminated. 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.

How to Update Your Records:

It is your responsibility to provide and maintain a current e-mail address. You can update information under "Address Change", which is accessible from your Dashboard by clicking on the "Settings" menu.

Hardware and Software Requirements:

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

- Internet browser that supports 128 bit encryption
- Sufficient electronic storage capacity on your computer's hard drive or other data storage unit.
- An e-mail account with an internet service provider and e-mail software in order to participate in our electronic communications programs.
- A personal computer.
- An operating system and an internet connection capable of receiving, accessing, displaying, and either printing or storing communications, disclosures, and/or notices received from us in electronic form via a plain text-formatted e-mail or by access to our website using one of the browsers specified above.

Requesting Paper Copies:

We will not send you a paper copy of any communication, disclosure and/or notice unless you request it or we otherwise deem it appropriate to do so. You can obtain a paper copy of an electronic communication, disclosure and/or notice by printing it yourself or by requesting that we mail you a paper copy, provided that such a request is made within a reasonable time after we first provided the electronic communication, disclosure and/or notice to you. To request a paper copy, please submit your request to customer.solutions@starfinancial.com. A \$5 fee will apply to print an account statement on your behalf. All other communication, disclosure and/or notice print fees do not apply.

Communications in Writing:

All communications in either electronic or paper format from us to you will be considered “in writing”. You should print or download a copy of this disclosure and any other communication and/or notice that is important to you.

Consent:

By checking this box you are consenting to receive all communications, disclosures and/or notices regarding products and services that are offered through our online service electronically. You further agree that your computer satisfies the hardware and software requirements specified above and that you have provided us with a current e-mail address at which we may send electronic communications, disclosures and/or notices to you.