

Palmetto State Bank E-Statement Agreement

Customer Name: _____ **Account No.** _____
E-mail Address: _____ **Account No.** _____
Address: _____ **Account No.** _____
City, State, ZIP: _____ **Account No.** _____
Phone Number: _____ **Account No.** _____

You must be an owner/signer on all accounts you wish to access electronically. Only Checking account statements are available in electronic format at this time.

e-Statement Requirements:

- * Online Banking access
- * Personal computer with Windows 98, Windows 2000, Windows XP, or Windows Vista operating system
- * MS Internet Explorer version 6.0 or higher or Netscape Communicator version 4.7 or higher with 128-bit encryption
- * Adobe Acrobat 7.0 or higher

e-Statement Customer Agreement:

In consideration of the e-Statement services (SERVICES) to be provided by Palmetto State Bank (BANK) as described from time to time in information distributed by BANK to its customers, the undersigned CUSTOMER agrees as follows:

* The undersigned hereby requests and authorizes BANK to send notice of regular periodic account statement(s) to CUSTOMER or their agent, in lieu of a paper copy, in electronic format for all accounts designated in this agreement to be viewed through BANK'S Online Banking SERVICE. By utilizing the SERVICES, CUSTOMER agrees to be bound to all rules and regulations applicable to CUSTOMER'S deposit account and any other contract for services at BANK as established and amended by BANK.

* CUSTOMER agrees to receive initial and periodic account disclosure information in an electronic format. BANK will provide this information in a clear, conspicuous manner that CUSTOMER can print and/or store using the hardware & software specified above. A copy of said disclosures may also be viewed at the BANK'S website, www.palmettostatebank.com. The consent granted by this paragraph applies to all accounts identified in this agreement. BANK will notify CUSTOMER of any material change in hardware or software required for retrieving or storing this disclosure information.

⌘ CUSTOMER understands their right to revoke this agreement and thereby withdraw consent to communicate with the BANK electronically. In order to withdraw consent and terminate this agreement, CUSTOMER must notify bank in writing, 30 days in advance, of this decision delivered to the BANK at the following address: Palmetto State Bank, Attn: Customer Accounting, PO Box 158 Hampton, SC 29924. There are no fees associated with rescinding this agreement.

⌘ CUSTOMER understands that CUSTOMER has a right to obtain a paper copy of any of the above-described disclosures or e-statements. To obtain a paper copy, the CUSTOMER must make a specific request to the BANK at the above address. In some cases, research fees specified in the BANK'S Schedule of Fees and Charges may apply to the CUSTOMER's request pursuant to this paragraph.

⌘ CUSTOMER agrees to notify the BANK immediately if CUSTOMER is unable to access any of the information that has been delivered by the BANK in an electronic form or manner.

BANK shall not be responsible or liable for:

⌘ Consequential or incidental damages for negligent performance by BANK of its SERVICES.

⌘ Damages arising from unauthorized access to e-Statement Services.

⌘ Any costs associated with updating, modifying or terminating CUSTOMER'S software or hardware.

Additional Terms:

⌘ Unless otherwise noted, the meaning of terms used in this agreement and in information incorporated herein shall be defined by the applicable provisions of the South Carolina Uniform Commercial Code.

⌘ The laws of the State of South Carolina shall govern this Agreement and all transactions hereunder. CUSTOMER acknowledges that he/ she has reviewed this Customer Agreement, understands the terms and conditions set forth herein, and agrees to be bound hereby.

⌘ This Agreement may be terminated by the BANK at any time and for any reason without advance notice to CUSTOMER.

Authorized Signer: _____

Authorized Signer: _____

Internal Use Only: Date received _____