

Buckeye Community Bank

E-Sign Consent Disclosure

Scope of Communications to Be Provided in Electronic Form. By consenting to this disclosure, you agree that we may provide you with any Communications, including but not limited to notices and disclosures that we are required by law to provide to you in writing relating to an Account, in electronic format. We may discontinue sending paper Communications to you, unless and until you withdraw your consent as described below.

Method of Providing Communications to You in Electronic Form. All Communications that we provide to you in electronic form will be provided either (1) via e-mail at the e-mail address you provide us, or (2) by access to a web site 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 for any Account by contacting us via email at buckeyebank@buckeyebank.com, or calling us at (440) 233-8800 or (877) 805-2265. 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. We will not impose any fees to process the 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. If you do not receive an electronic communication from us at the end of the statement cycle (e-statement notice) and you did not intend to withdraw your consent please contact us immediately to update your contact information according to one of the methods listed below.

How to Contact Us or Update Your Records. It is your responsibility to provide us with a true, accurate and complete e-mail address, contact, and other information related to this Disclosure and your Account(s), and to maintain and update promptly any change in this information. You can update such information or contact us by:

- Writing to:

Buckeye Community Bank
Attn: eOperations
105 Sheffield Center
Lorain, OH 44055

Please include your name, existing information and your updated information;

- By calling us at (440) 233-8800 or (877) 805-2265 during our normal hours of operation;
- By updating your e-mail address through our online banking website. If you don't have access to online banking you can sign up at www.buckeyebank.com

Hardware and Software Requirements. In order to access, view, and retain electronic Communications that we make available to you, you must have:

- A personal computer, operating system and telecommunications connections to the Internet capable of receiving, accessing, displaying, and either printing or storing.



Member
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- Adobe(R) Acrobat(R) Reader(R) 7.0 or higher;
- An e-mail account with an Internet service provider and e-mail software in order to participate in our electronic Communications programs;
- An Internet web browser with capabilities to support a minimum 128 bit encryption;
- Use of Explorer 7.0 and above or Mozilla Firefox 13.0 and above.

If these requirements change, the Bank will attempt to notify you by one of the following methods:

- In writing;
- Electronically, via email or online notice through our secure transactional website;
- By phone

Requesting Paper Copies. We will not send you a paper copy of any information from us, unless you request it or we otherwise deem it appropriate to do so. You may obtain paper copies of any required information or other transaction information at any time without charge by calling (440) 233-8800 or (877) 805-2265. We reserve the right, but assume no obligation, to provide a paper (instead of electronic) copy of any Communication that you have authorized us to provide electronically.

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 for your records a copy of this Disclosure and any other Communication that is important to you.

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 we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

Termination/Changes. 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.

When you Consent to the receipt of Electronic Documents and Communication, you will no longer receive paper statements and certain notices and communications in the mail.

To ensure the security of confidential documents sent electronically, it is appropriate to utilize systems that aid in this protection. Buckeye Community Bank offers this ability for you via a link within our email. If you have other means of securing your documents please feel free to use them. To safeguard your information please use one of these options.



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