

## CONSENT TO RECEIVE ELECTRONIC DISCLOSURES

- **Introduction.** One benefit of our services is the speed and convenience of conducting business through the Internet. In order to do this, we need you to consent to receiving certain disclosures electronically. This document informs you of your rights when receiving legally required disclosures, notices, statements and information (“disclosures”) electronically from Kearney Trust Company.
- **Electronic Communications.** You have expressed an interest in receiving certain communications related to one or more of your accounts solely through electronic means. By agreeing to the consent to receive electronic disclosures you are agreeing to receive statements, notices and disclosures associated with the accounts you designated electronically, until your consent is withdrawn by you or us. We may also send legally required disclosures and information to you in paper form by mail. Disclosures related to your request for this service will be provided to you electronically through Kearney Trust Company. If you wish to obtain a paper copy of any disclosure, you may contact Kearney Trust Company by phone at 816-628-6666 or write to Kearney Trust Company at 310 West 92 Highway, PO Box 137, Kearney, MO, 64060 with the details of your request. The fee to obtain a paper statement is \$10.00 per request.
- **Hardware and Software Requirements.** To access and retain the disclosures electronically, you will need to use the following computer software and hardware: Internet Explorer 4.0 or above or other equivalent software to access the Internet; Adobe version 6.0 or higher; hardware capable of running this software; printer; and an email address.
- **Withdrawing Consent.** You may withdraw your consent to do business electronically by contacting Kearney Trust Company by phone at 816-628-6666 or write to Kearney Trust Company at 310 West 92 Highway, PO Box 137, Kearney, MO, 64060 with the details of your request. If you withdraw your consent, the legal validity and enforceability of prior electronic disclosures will not be affected, and may result in termination of the account or conversion to a non-electronic account. Fees may include service charges and/or minimum balance accounts.
- **Changes to Your Contact Information.** You should keep us informed of any change in your electronic or mailing address. You may contact us at 816-628-6666 regarding any changes.
- **CONSENT.** By accepting below you acknowledge you can access electronic disclosures, consent to having disclosures provided or made available to you in electronic form and acknowledge receipt of this agreement. You understand and agree that you will no longer receive a paper statement or the documents enclosed with the statement or disclosures in paper form.