

The Electronic Signatures in Global and National Commerce Act ("E-Sign Act") Statement

Please read this E-Sign Statement carefully and retain a copy for your records.

This E-SIGN consent agreement applies to all required disclosures and agreements related to the accounts for which you are applying as well as all communications and required disclosures related to the ongoing maintenance of all accounts and will be effective until expressly withdrawn by you. This agreement also applies to future accounts and will remain effective until expressly withdrawn by you.

Electronic Delivery of Disclosures and Notices

The specific documents and disclosures will be provided electronically following your acceptance of this E-Sign Statement and confirmation of your ability to access the disclosures. You understand that these documents will not be mailed to you, unless you specifically request it. To request a paper copy of any disclosure, notice or other document, please contact your branch officer. Upon request, paper copies will be mailed to you. All communications, notices, and disclosures will be delivered in Portable Document Format ("PDF") and presented in Adobe Acrobat Reader.

You must confirm that your computer or electronic device meets the specifications and requirements listed below and permits you to access and retain the disclosures and notices electronically.

System Requirements to Access Information – Hardware and Software Requirements

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

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 program;

A personal computer operating system and telecommunications connections to the internet capable of receiving, assessing, displaying and either printing or storing communications received from us in electronic form via a plain-text formatted e-mail.

Adobe Reader version 19.0 or higher;

Windows 10 or later version running either Internet Explorer version 11.0 or higher or Firefox version 50 or higher, or Macintosh OS 10.12 or higher running Safari web browser.

Mobile Device – in order to access your electronic documents on a mobile device, you will need:

A mobile device with an up-to-date operating system.

An internet connection and an up-to-date internet browser that is compatible with, and supported by, your operating system (e.g., Internet Explorer, Firefox, Google Chrome, or Safari).

Software that accurately reads and displays .pdf files (such as Adobe Reader).

A printer and/or storage device if you wish to print or retain any electronic documents.

Withdrawal of Electronic Acceptance of Disclosures and Notices

To withdraw your consent, you must notify the bank in writing, Citizens Bank & Trust Co., 57910 Main St., Plaquemine, LA 70764, Attn: Customer Service. You have the right or option to receive a disclosure in paper form. If you choose to withdraw your consent, and you request a paper copy of a disclosure or other compliance related document, there will be no fee charged for those paper copies.

Updating Information

If you choose to receive disclosures and other compliance related documents in electronic format and your contact information changes, you must notify us and update the information needed to contact you electronically. You may notify us by calling us at 225-687-1916 or by contacting one of our many branch locations.