

**Agreement to Arbitrate and Class Action Waiver
Opt-Out Form**

By completing this form, in its entirety, I am providing notice to RCB Bank that I am opting out of the Agreement to Arbitrate and Class Action Waiver in the RCB Bank Account Agreement. Pursuant to the terms of the Agreement to Arbitrate and Class Action Waiver, I am providing the requesting information as follows:

PART 1: APPLICABLE ACCOUNT

Account Number: _____

A separate form must be completed for each account you wish to opt-out.

PART 2: ACCOUNT OWNER(S)

Print the Full Name(s) of all Account Owner(s):

Owner #1: _____

Owner #2: _____

Owner #3: _____

Owner #4: _____

PART 3: SIGNATURES

Signature of all Account Owner(s):

Owner #1: _____

Owner #2: _____

Owner #3: _____

Owner #4: _____

This form will not be considered complete, and therefore will not be processed, if all account owners' signatures are not present on this form.

Please mail the completed form to the following address:

**RCB Bank
Attn: Control Services
Re: Arbitration Agreement & Class Action Waiver Opt-Out
PO Box 189
Claremore, OK 74018**

This Opt-Out notice must be postmarked or received (as applicable) within 30 calendar days of the later of (a) the date you open your account or (b) the date that the Dispute Resolution Provision is first made available to you, whether in paper or electronic form. It is your responsibility to mail this Opt-Out by the applicable deadline. If you do not opt out in the required timeframe, this Dispute Resolution Provision (including the class-action waiver) will take effect as of the first day after your deadline.