

The account for which you are applying may involve various disclosures, notices, records, periodic statements and other documents collectively referred to as ("Account Documents"). The purpose of this eDisclosure Agreement is to obtain your consent for RCB to provide certain Account Documents in electronic form rather than in paper form.

It is important that you understand your rights and responsibilities. Please read the following and affirm your consent for RCB to provide Account Documents electronically. For purposes of this eDisclosure Agreement, "eDisclosures" means Account Documents related to this account that are provided electronically, "You" and "Your" mean the account owner(s) and "RCB" means RCB Bank and/or RCB Bank Trust.

**YOUR CONSENT**

If an Account Document related to your account is not available in electronic form, a paper copy will be provided to you. Receiving Account Documents electronically is an option. If you choose not to accept receipt of Account Documents electronically, paper Account Documents will be mailed to you. If you do not consent to receive Account Documents electronically you will be provided with Account Documents in paper form. You may be required to pay a fee for receiving paper copies of Account Documents. Please refer to the most current version of the RCB Bank Trust Fee Schedule.

**WITHDRAWAL OF CONSENT**

You have the right to withdraw your consent at any time. By declining or revoking your consent to receive Account Documents electronically RCB will provide you with Account Documents in paper form. If you originally consent to receive Account Documents electronically, but later decide to withdraw your consent, you can do so by notifying us at:

- Phone: 620-441-2115
- Address: 126 S. Summit St., Arkansas City, KS, 67005

If you originally consent to receive Account Documents electronically, but later withdraw your consent, you may be required to pay a fee for receiving paper copies of Account Documents. Please refer to the most current version of the RCB Bank Trust Fee Schedule.

**OBTAINING PAPER COPIES**

After your consent is given, you may request paper copies of your Account Documents. Please send this request to:

- Phone: 620-441-2115
- Address: 126 S. Summit St., Arkansas City, KS, 67005

If you request paper copies of the Account Documents you may be required to pay a fee for receiving paper copies of Account Documents. Please refer to the most current version of the RCB Bank Trust Fee Schedule.

**SYSTEM REQUIREMENTS**

In order to receive Account Documents electronically, you must have a computer with internet access and an internet email account and address; an internet browser using 128-bit encryption or higher, Adobe Acrobat 7.0 or higher, SSL encryption and access to a printer or the ability to download information in order to keep copies of your Account Documents for your records. If the software or hardware requirements change in the future, and you are unable to continue receiving Account Documents, paper copies will be mailed to you once you notify us that you are no longer able to access Account Documents because of the changed requirements. We will use commercially reasonable efforts to notify you before such requirements change. If you choose to withdraw your consent upon notification of the change you will be able to do so without penalty.

**HOW WE CAN REACH YOU**

You must promptly notify us if there is a change in your email address or in other information needed to contact you electronically. You can contact us at:

- Phone: 620-441-2115
- Address: 126 S. Summit St., Arkansas City, KS, 67005

We will not assume liability for non-receipt of notification of the availability of Account Documents electronically in the event your email address on file is invalid; your email or internet service provider filters the notification as "spam" or "junk"

mail"; there is a malfunction in your computer, browser, internet service and/or software; or for other reasons beyond our control.

### **ELECTRONIC NOTIFICATIONS**

If I have chosen to receive Account Documents electronically, I consent to receive electronic notification via email or other electronic means which may include a link or internet address where the document(s) can be accessed, viewed, and printed. I understand that I may incur costs from my internet service provider. I understand and agree that: (i) certain documents may continue to be delivered to me via U.S. Mail that are not deliverable electronically and that in the future some or all of these documents may be made available for me to view electronically, (ii) my consent to view documents electronically does not automatically expire and is not limited as to duration, (iii) RCB may terminate electronic delivery at any time at its discretion, (iv) RCB will not be liable for any loss, liability, cost, expense, or claim for acting upon this authorization or arising from my use of the product or services provided pursuant to this agreement, and (v) documents delivered electronically may contain important information or disclosures and I agree to review such documents in a timely manner.

### **NOTICES**

Any notice required to be given by any party hereunder (excluding periodic statements and trade confirms) shall be delivered by certified mail, registered mail, postage pre-paid and return receipt requested, or electronically to the current mailing address on file. Any such notice so given will be considered given three (3) days after posting, or when received, whichever is earlier.

### **ELECTRONIC COMMUNICATION**

RCB may deliver certain communications, such as periodic account statements electronically either directly or through its agents and/or sub-advisors. Applicant consents to receive such communications in an electronic format if RCB determines to deliver them by electronic means. RCB may notify applicant by e-mail or other electronic means when an account statement, possibly with related inserts, trade confirms, or other documentation is available for online viewing. Related inserts may include, but are not limited to, marketing documentation and documentation required to be provided pursuant to regulatory rules, such as privacy policies and other important Information regarding accounts. The electronic notification may include a link or Internet address (URL) where the document(s) can be accessed, viewed, and printed.