

E-Sign Consent and Disclosure

This disclosure documents your consent to electronically receive all communications, disclosures, notices, advisories, and periodic statements, relative to certain deposit accounts, services, and loans you maintain or for which you have submitted an application with Small Business Bank ("Bank"). This disclosure also describes your rights relative to receiving disclosures, notices, and advisories electronically, as well as the consequences of withdrawing your consent. We recommend you print and retain a copy of this disclosure and all of the disclosures and agreements related to this transaction.

You consent to receive one or more of the following documents electronically, depending on the type of accounts, services, and loans you obtain from the Bank:

- Truth in Savings Act (Regulation DD) disclosures;
- Account agreements;
- Service agreements;
- Periodic statements;
- Change in terms notices; and
- Any other required documents, disclosures, or contracts;
- Real Estate Settlement Procedures Act (RESPA) disclosures;
- Regulation Z (Truth in Lending) disclosures;
- Regulation B (Equal Credit Opportunity Act) disclosures (including any related Notice of Right to Receive a Copy of an Appraisal, as well as any appraisal or evaluation which the Bank is required to provide to you under Regulation B);
- Other required documents as deemed necessary for the processing of your loan application.

You have the right to have these document(s) provided on paper. If at a later time you want the Bank to provide you a paper copy of an electronic document, you must submit a written request to 13423 W. 92nd Street Lenexa, KS 66215. A fee may be assessed for each document requested in paper form. Future notices will continue to be delivered electronically unless otherwise specified.

If you choose to receive periodic statements electronically, this will replace traditional paper statements mailed to you. Electronic statements will be delivered to you electronically in Portable Document Format ("PDF") that you can view online, save to your computer, or print at your convenience.

You understand and agree that by consenting to receive electronic statements, you will no longer receive account statements by mail. You further understand that by agreeing to receive statements electronically, we may charge you a fee according to our fee schedule for any requested paper documents.

You have the right to withdraw consent for delivery of all document(s) and communications in an electronic form. In order to withdraw this consent, you must contact the Bank in writing at 13423 W. 92nd Street Lenexa, KS 66215. If you withdraw consent of electronic delivery of the disclosures, you will receive documents and communications by mail. If you withdraw consent of electronic delivery of the RESPA or Regulation Z disclosures, you will receive these documents by mail which could create delays in processing your loan application with the Bank. We will not impose a fee 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.

It is the customer's responsibility to provide the Bank with accurate and complete contact information, including e-mail address, and any other information related to the accounts. You can update such information by contacting the Bank at the address or telephone number listed below.

Small Business Bank
13423 W. 92nd Street
Lenexa, KS 66215

1-855-856-0233

To receive an electronic copy of disclosures, notices, and advisories you must have the following minimum hardware and software to access and retain the electronic document(s):

Personal computer or other device capable of internet access and retention/printing the document; internet access; internet web browser capable of supporting 128-bit SSL encrypted communications; minimum web browser version of Microsoft Internet Explorer version 6.0, and a system/device with 128-bit SSL encryption software: software permitting receipt and access to Portable Document Format files, such as Adobe Acrobat Reader 8.0 and above; a valid email account with internet service provider and email software capable of receiving electronic communications.

If the Bank changes the hardware or software requirements, the Bank will provide you with a statement of the revised hardware and software requirements. At such time, you will have the right to revoke your consent to receive electronic records.

In a case where the account or loan is jointly owned or jointly applied for, the consent of only one owner/applicant will be required to consent to the E-SIGN Act.

I request the Bank to provide me with the applicable communications, disclosures, advisories, documents, or periodic statements in electronic format. By clicking on the "submit" button below, I am confirming that I have, at a minimum, the hardware and software listed above to be able to receive and retain the disclosures, advisories, or documents.