

**Shelter Financial Bank**  
**ELECTRONIC DELIVERY NOTICE**

Opening a deposit account online with Shelter Financial Bank (“**Bank**”) and using other electronic banking services, including electronic loan applications, offered through the Bank (collectively, the “**Electronic Banking Services**”) is only available if you consent to communicate with the Bank electronically, consent to receive electronic delivery of disclosures, notices and other information, and consent to receive electronic (instead of paper) records. This Electronic Delivery Notice describes the scope of such consent. Please read this Notice carefully.

**1) Consent to Electronic Copy of Related Disclosures, Agreements and Information**

In order to open a deposit account online or apply for a loan online, your consent is required to the following items:

- Communicate with the Bank electronically.
- Receive both deposit and loan applications electronically (“**Electronic Information**”), rather than by postal mail or in person:
- Receive all related account disclosures required by applicable federal and state law
- Admit that Electronic Information versions are “writings” or documents in written form.
- Agree that all Electronic Information available to or accessed by another person you have granted access to (“**Authorized User**”) the email address you have given us, will be given the same legal effect as paper information given to you. Any acceptance of the terms of Electronic Information by an Authorized User of Electronic Banking Services, when required, will be given the same effect as information on paper that is accepted by you.
- Agree that copies of Electronic Information are valid and you will not contest the validity of the originals or copies, absent proof of altered data or tampering.

**2) Withdraw Your Consent to Electronic Copy of Related Disclosures, Agreements and Information**

You may withdraw your consent to communicate with us electronically, to receive electronic records (instead of paper copies), and to receive electronic delivery of Electronic Information. If you want to withdraw your consent, contact the bank using the contact information included in Section 8 regarding your Electronic Banking Services. If you withdraw your consent for electronic delivery, a paper copy of any future disclosures, notices, and account information will be put in U.S. mail addressed to the mailing address for your account in our records. Withdrawal of your consent will not affect the validity or enforceability of Electronic Information previously delivered to you electronically. To withdraw your consent send us a written message using the contact information included in Section 8.

**3) Request for Paper Copy of Related Disclosures, Agreements and Instructions**

If you do not want to receive the Electronic Information, you will not be able to open a deposit account online and should exit this application. We encourage you to visit one of our Shelter Insurance® agents or call our office in Columbia, Missouri, to open an account. Visit our website to locate an agent near you.

If you proceed with the online account application, you will not have the option of having this information provided to you by the Bank or made available on paper or in a non-electronic format. If you wish to have a paper copy, you should contact the Bank using the contact information included in Section 8 or view the information online and select the Print option on your software's toolbar.

**4) Method of Delivery**

“Electronic Delivery” means making information available by:

- Posting such information at our website as noted in Section 8 or other applicable Bank website,
- Transmitting such information in an email or, at our option, in an attachment to an email, to your email address in our records, or
- Sending a notice to your email address in our records that such information is available on our website.

You agree that the method of electronic delivery is at our sole option. The Bank reserves the right to deliver any Electronic Information via paper, instead of electronically, by mailing them to the address indicated in our records.

## 5) Your Duty To Tell Us if You Change Your Email Address

If you consent to this Electronic Delivery Notice, you also agree to promptly notify us if your email address changes by communicating with the Bank in a manner set forth in section 8.

## 6) System Requirements for Accessing and Retaining Electronic Information

To access and retain Electronic Information, your system must have:

- A personal computer with Internet access and 128-bit SSL encryption software. (Note: your access to this page verifies that your system meets this requirement.)
- An Internet web browser capable of supporting 128-bit SSL encryption communications, such as Microsoft® Internet Explorer 6.0 or higher. (Note: your access to this page verifies that your system meets this requirement.)
- A software application that permits you to access Portable Document Format (“PDF”) files, such as Adobe® Acrobat® or Adobe® Acrobat® Reader® version 5.1 or higher. (Note: your access to this page verifies that your system meets this requirement.)
- A valid e-mail account with plenty of storage capacity.
- Sufficient electronic storage capacities on your computer’s hard drive or other data storage unit to view, download, print and/or save the Electronic Information.
- A printer that is capable of printing from your browser, email software, or hard drive or other data storage unit.

## 7) Electronic Signature and Acceptance of Electronic Delivery Notice

You agree that when you click on a “Yes/Accept,” “I agree,” “I consent” or other similarly worded “button” or entry field with your mouse, keystroke or other computer device, your agreement or consent will be legally binding and enforceable as an “electronic signature,” and is the legal equivalent of your handwritten signature.

You agree to use the Bank’s Electronic Banking Services in a manner consistent with all applicable law and in accordance with the Account Agreements and all agreements and disclosures (“**Agreements and Disclosures**”) applicable to your deposit account and the transactions in which you are engaging. You also confirm that you are eighteen years old or older.

## 8) Bank Contact Information

**Email:** <http://www.shelterbank.com/home/contact>

**Phone:** (800) 215-7115 or (573) 214-4682

**Address:** Shelter Bank, 1817 West Broadway, Columbia, MO 65218-0001

**Website URL:** <https://www.ShelterBank.com>

## 9) Miscellaneous

Please print or save a copy of our Electronic Delivery Notice. If you are not able to access and save or print our Electronic Delivery Notice, you cannot consent to our Electronic Delivery Notice or to electronic communications, electronic records and electronic delivery. We reserve the right, in our sole discretion, to discontinue the provision of Electronic Information, or to terminate or change the terms and conditions on which we provide Electronic Information.