

EStatement Agreement

This statement requests your consent to permit Town Center Bank to provide communications and information to you in a secure electronic form rather than in paper form for your selected accounts. Before you decide whether or not you wish to give your consent to receiving electronic notices and records, you should read and consider the following information. Then, if you decide to consent, you can click the I Agree button at the bottom of this statement. All that you need is access to a computer with internet access, access to your online banking account, and a printer. If you wish to print out your statements, you will require Adobe Acrobat Reader 7.0 or above (which is available to download free of charge if you do not already have it on your computer).

You will be required to enter your User ID and password to view the electronic statement. You agree it is your sole responsibility to protect your password from unauthorized persons. You agree that it is your responsibility to ensure that the electronic statements cannot be intercepted or viewed by others. You agree that the Bank has no control as to the persons who have access to your personal computer and your password once it is in your possession. The Bank will not be liable for any authorized access to your personal computer or your passwords.

You understand that you have no expectation of privacy if you transfer any statement via e-mail to another person or entity using the World Wide Web. You further agree to release Town Center Bank from any liability if the information is intercepted or viewed by unauthorized parties at your employer or any other location you have provided.

By accepting the terms of this agreement, you hereby authorize Town Center Bank to provide notification of periodic account statements and other periodic or special notices to you electronically. Other periodic or special notices may include hold notices on availability of funds, error resolution notices, privacy notices or any other notice that federal laws and regulations from time to time may require us to provide to you. Your authorization means that we can provide you with periodic statements of your account and special notices electronically. You are responsible for notifying us of any email address changes. You may notify us by secured messaging via the website or by calling 815-806-7001 or 815-463-7002. You may also visit any of our locations and speak with one of our Customer Service Representatives for assistance. If contact cannot be made, a paper copy of your statement will be sent by U.S. mail. There is no fee to request a paper copy of a regulatory notice or a copy of the changes of fees or terms on your account. If you wish to have a paper copy of a statement or check, normal research fees will apply. You may request a paper copy of your periodic statement by contacting us at: 815-806-7001 or 815-463-7002.

Your eStatement will be dated the day the statement was created. You must promptly review your eStatement and any accompanying items and notify us in writing at 20181 S LaGrange Rd., Frankfort, Il 60423 or 1938 E Lincoln Hwy Unit 101, New Lenox, Il 60461, via telephone at 815-806-7001 or 815-463-7002, or in person at any of our locations (within the applicable time periods specified in your deposit agreement) of any error, unauthorized signature, lack of signature, alteration or other irregularity. Any applicable time periods within which you must notify

us of any errors on your account statement(s) shall begin on the statement creation date regardless of when you receive and/or open the statement. Electronic periodic statements online are available for a period of six (6) months. Any prior statement needed must be requested through one of our branches (20181 S. LaGrange, Frankfort, IL 60423 (815)806-7001 or 1938 E. Lincoln Hwy. Unit 101, New Lenox, IL 60451 (815)463-7002 and may be subject to a fee.

If you believe your eStatement is lost or that someone has obtained access to your eStatement without your permission, write to us at 20181 S LaGrange Rd., Frankfort, IL or 1938 E. Lincoln Hwy. Unit 101, New Lenox, IL 60451. You may also contact one of our Customer Service Representatives, in person at any branch location or call us at 815-806-7001 or 815-463-7030.

You have the right to withdraw your consent to receive electronic periodic statements at any time. To withdraw your consent to receive electronic statements, you must notify us via secured messaging located on the website, or in writing to 20181 S. LaGrange Rd., Frankfort, IL 60423 or 1938 E. Lincoln Hwy. Unit 101, New Lenox, IL 60451. You may also contact one of our Customer Service Representatives, in person at any branch location or call 815-806-7001 or 815-463-7002. The withdrawal of your consent should be received at least 2 days before the end of your normal statement cycle.

All electronic statements shall be in full compliance with applicable laws and regulations. The provisions in this agreement are part of (and in supplement to) Town Center Bank's Terms and Conditions for Depository Accounts and are subject to all the provisions in the Terms and Conditions for Depository Accounts. Each Town Center Bank account that you designate to be included within the eStatement service and eStatements program is also governed by the terms and conditions otherwise applicable to that kind of account as separately disclosed to you, either in the Deposit Account Agreements and Disclosures for Depository Accounts, applications and enrollment forms, the applicable personal or business fee schedules, credit or deposit agreements, our Privacy Policy or other written disclosures.

I have read and agree to the terms of the Electronic Statement Disclosure and I would like to view my statements electronically. I understand that for the accounts listed above I will no longer receive a periodic statement sent by U.S. Mail.