

Agreement to Receive Electronic Communications

Please print a copy of this Agreement for your records. This Agreement contains important information. You should read it carefully and keep a copy for your records. [CLICK HERE TO PRINT](#)

Your Legal Rights

As part of your relationship with us, we want to ensure you have all of the information you need to effectively manage your accounts. Our goal is to provide you with as many options as possible for receiving your account documents. We are required by law to give you certain information “in writing” – which means you are entitled to receive a paper copy. However, with your prior consent, we may instead provide this information to you electronically. We also need your general consent to use electronic records and signatures throughout our relationship with you. Before you use any of our Electronic Services, you must review and consent to the terms outlined below.

Scope of Electronic Communications;

Your consent to receive electronic communications includes, but is not limited to:

- Disclosures, agreements, notices and other information related to the opening of an account, product, or service including, but not limited to, account agreements, fee schedules or other disclosures or notices that may be required by the Truth in Savings Act, Electronic Fund Transfer Act, Truth in Lending Act, the Equal Credit Opportunity Act, the Fair Credit Reporting Act, the Gramm Leach Bliley Act, the Real Estate Settlement Procedures Act or other applicable federal or state laws and regulations;
- Periodic statements or monthly billing statements for your banking products
- Notices or disclosures about a change in terms of your banking products
- Our Privacy Policy and other privacy statements or notices (by posting such notices on our website)

Disclosures can also be accessed online anytime at <https://www.1stsource.com/disclosures.aspx>.

Hardware and Software Requirements

In order to access, view and retain communications that we make available electronically, you must have:

- A personal computer or other device that is capable of accessing the Internet. Your access to this page verifies that the system/device you are currently using meets these requirements.
- An Internet browser that supports 128-bit SSL encryption, such as Internet Explorer (8.0 or newer), Edge, Firefox, Safari or Google Chrome. Your access to this page verifies that the browser and encryption software/device you are currently using meets these requirements.
- An e-mail account with an Internet service provider and e-mail software capable of sending and receiving email.

- You must have software that permits you to receive and access Portable Document Format (PDF) files. If you do not have such software, it can be downloaded at <http://get.adobe.com/reader/>
- A printer capable of printing copies of information for your records or sufficient storage capacity on your computer's hard drive or other storage unit, such as a flash drive, to save copies of information for your records.

Changes to Hardware or Software Requirements

If our hardware or software requirements change, and that change would create a material risk that you would not be able to access or retain your electronic records, we will give you notice of the revised hardware or software requirements. Continuing to use electronic services after receiving notice of the change is reaffirmation of your consent.

How to Update Your Contact Information

It is your responsibility to keep your primary e-mail address updated so that the Bank can communicate with you electronically. If the email is returned as undeliverable, we reserve the right to use postal addresses. In the event that your email address or other contact information is changed, you must notify us of such changes immediately by contacting your local banking center or the Customer Service Center at (574) 235-2000 or (800) 513-2360. If you fail to notify us of any change in your e-mail address, you agree that we may provide Electronic Communications to you at the e-mail address maintained in our records and provided by you. Any Electronic Communications we send to you will be deemed to have been provided on the date we deliver the e-mail to you advising you of their availability.

How to Withdraw Your Consent; Consequences of Withdrawing Consent

You have the right to withdraw consent at any time. However, please be aware that withdrawal of consent may result in the termination of your access to electronic services including online banking. Your withdrawal of consent will become effective after we have had a reasonable opportunity to act on it. If you are receiving e-statements, your withdrawal of consent will cause paper statements to be mailed to you, which may incur a paper statement fee.

To withdraw your consent, contact your local banking center or the Customer Service Center at (574) 235-2000 or (800) 513-2360

Requesting a Paper Copy

If you would like to receive a paper copy of any information or disclosures that you agreed to receive electronically, please contact your local banking center or the Customer Service Center at (574) 235-2000 or (800) 513-2360. We may charge a fee for the production and delivery of documents in paper form. Please refer to your Account Agreement and the Fee Schedule for Personal Accounts for additional information.

Termination

We reserve the right to terminate providing electronic disclosures, notices, and/or communications to you or to change the terms and conditions applicable to our provision of electronic disclosures, notices,

and/or communications at any time. We will provide you with notice of any such termination or change in terms and conditions as required by law.

Consent and Acknowledgement

By checking the box below, you acknowledge receipt of this Agreement to Receive Electronic Communications and consent to the delivery of electronic communications. You confirm that you have the ability to access, view and retain documents through electronic means and further consent to the electronic delivery of the disclosures, notices, terms and conditions.