

**CONSENT TO CONDUCT TRANSACTIONS ELECTRONICALLY
AND TO RECEIVE ELECTRONIC DISCLOSURES AND NOTICES**

This disclosure documents your consent to conduct transactions electronically and to electronically receive disclosures and notices relative to the accounts you are applying to open with us online. The disclosure also describes your rights relative to conducting transactions electronically and to electronically receiving disclosures and notices, as well as the consequences of withdrawing your consent. We recommend you print and retain a copy of this disclosure and all the disclosures and agreements related to this transaction.

Once you consent, you will be able to apply to open accounts online. If you do not consent, you will not be able to apply online. However, regardless of whether you consent, you will still be entitled to apply to open accounts through other methods that we permit, such as in person.

You understand, prior to consenting, that:

- (1) Your consent applies only to disclosures and notices regarding your deposit accounts, including your periodic account statements;
- (2) Unless you consent, you have the right to receive all required disclosures in paper or non-electronic form;
- (3) Even after consent, if you want to receive a paper copy of the disclosure in addition to the electronic disclosure you can obtain one free of charge by calling us or writing us at the number or address listed below;
- (4) You can withdraw your consent at any time by calling or writing us at the number or address listed below, but such a withdrawal of consent will result in a \$4.00 Monthly paper statement fee; and
- (5) By consenting to conduct transactions and receive disclosures and notices electronically you agree to provide us with the information (such as a current email address) needed to communicate with you electronically and update us as to any changes in such information by calling or writing us at the number or address listed below.

We reserve the right to provide any disclosures or notices in writing, rather than electronically. Except as otherwise provided in this or other agreements, by law, or on our website, you cannot give us notices electronically, and all notices from you must be in writing.

Hardware and Software Requirements

The minimum computer hardware and software requirements to receive and keep the electronic disclosures and notices are:

- A personal computer or other device which is capable of accessing the Internet. Your access to this page verifies that your system/device meets these requirements.
- An Internet browser that supports 128-bit encryption. Our system supports all modern web browsers including (but not limited to) Firefox, Safari, Chrome and Internet Explorer. Your access to this page verifies that your browser and encryption software/device meets these requirements.
- You must have software which permits you to receive and access Portable Document Format or "PDF" files, such as Adobe Acrobat Reader® version 10.0 and above (available for downloading at <http://www.adobe.com/products/acrobat/readstep2.html>). Your access to this page verifies that your system/device has the necessary software to permit you to receive and access PDF files.

Contact Information

770-786-7088
Newton Federal Bank
3175 Highway 278
Covington, GA 30014
cs@newtonfederal.com

Consent

By clicking "I Agree" you consent to receive disclosures and notices electronically and to the terms and conditions as described above.