

Five Star Bank NetTeller Federal E-Sign Disclosure

Before you enroll in NetTeller, please note the following information:

1. When you enroll in NetTeller, you will be consenting to receiving electronic information consisting of:
 - a. The NetTeller Online Banking Agreement that governs NetTeller and various features of NetTeller, including Bill Pay, and AirTeller, and any notices relating to NetTeller, Bill Pay, and AirTeller;
 - b. The Electronic Fund Transfers Disclosure that governs electronic funds transfers (EFTS) and EFT change-in-terms;
 - c. Your consent to electronic delivery of documents will apply to notices regarding electronic delivery of documents and to the categories of records and documents related to your account(s) that you have selected from time to time, which could include disclosures and other notices regarding your account and such other documents as Five Star Bank may make available from time to time. For each type of electronic document that we offer, you can choose electronic or paper-based delivery.

This consent is limited to receiving electronic information through NetTeller, Bill Pay, and AirTeller.

2. You have the right to receive the electronic information in a paper format without cost to you. To request any of the electronic information in a paper format, you may write to us at Five Star Bank, 220 Liberty Street, P.O. Box 227, Warsaw, NY 14569, Attention: NetTeller, or contact any of our branches.
3. You have the right to withdraw your consent to receiving the electronic information through NetTeller, and as applicable, Bill Pay and AirTeller. If you withdraw your consent for NetTeller, use of NetTeller will be terminated. To withdraw consent, you may write us at Five Star Bank, 220 Liberty Street, P.O. Box 227, Warsaw, NY 14569, Attention: NetTeller, or contact any of our branches.
4. You must promptly notify us of any change in your e-mail address by changing the e-mail address in your NetTeller profile.
5. In order to access and retain documents electronically, you will need a device capable of receiving electronic messages and accessing documents made available through the Internet. If you would like to print these documents, you will need a printer. You will also need a current version of one of the following web browsers: Internet Explorer, Mozilla Firefox, Google Chrome, or Safari; e-mail service; a valid e-mail address; and a current version of Adobe Acrobat Reader. We may support older versions of these web browsers or Adobe. To see which versions we support, please visit our website at www.five-starbank.com. If you use the AirTeller feature of NetTeller Online Banking, a wireless device such as a cellular phone or tablet will be needed.
6. By enrolling in NetTeller, you will be confirming that you are able to access the electronic information.