

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

Please read this E-SIGN Consent Agreement carefully and retain a copy for your records.

"We," "us" and "our" means Southern Bank

"You" and "your" means the person giving this E-SIGN Consent, and also each additional account owner, authorized signer, authorized representative, delegate, product owner and/or service user identified on any Southern Bank Product that you apply for, use or access.

"Communications" means each disclosure, notice, agreement, fee schedule, statement, record, document, and other information we provide to you, or that you sign, submit, or agree to at our request.

"Electronic Service" means each and every product and service we offer that you apply for, use, administer or access using the Internet, a website, email, messaging services (including text messaging), and/or software applications (including applications for mobile or hand-held devices), either now or in the future .

"Product" means each and every account, product, or service we offer that you apply for, own, use, administer or access, either now or in the future.

This E-SIGN Consent Agreement applies to all required initial disclosures, communications and agreements related to the account(s) for which you are applying and will be effective until expressly withdrawn by you.

This disclosure documents your consent to conduct transactions electronically and to electronically receive disclosures, communications and notices related to the accounts you are applying to open with us online. The disclosure also describes your rights related to conducting transactions electronically and to electronically receiving disclosures, communications, 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.

In order to open and maintain a deposit account online, you must consent to conduct transactions electronically and to receive electronic disclosures, communications, and notices. If you do not consent, you will not be able to open deposit accounts with us per this method and must be opened in person at one of our locations.

You understand, prior to consenting, that:

1. Your consent applies only to disclosures, communications, and notices regarding your deposit accounts;
2. You can withdraw your consent at any time by calling or writing us at the number or address listed below or by contacting us electronically at our website www.bankwithsouthern.com, but such a withdrawal of consent may result in account termination; and
3. By consenting to conduct transactions and receive disclosures, communications 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, in our sole discretion, to provide any disclosures, communications or notices in writing, rather than electronically. Except as otherwise provided by law or in other agreements, you can give us all notices regarding your deposit accounts or your periodic statements, except for stop payment orders, by email using our then current email address, regardless of anything in this agreement to the contrary; however, we reserve the right, in our sole discretion, to have any notices confirmed in writing upon our request.

Hardware and Software Requirements

The minimum computer hardware and software requirements to receive and keep the electronic disclosures, communications and notices are Internet access, valid email address, and a current version of a program that accurately reads and displays .pdf file (i.e. Adobe Reader) if opening a PDF document. To save the document for your records, you will also need a printer or sufficient storage on your hard drive. Supported browsers include: Safari, Google Chrome, Mozilla Firefox, and Microsoft Internet Explorer; and Android or IOS for Mobile.

Contact Information

(855) 452-7272

Southern Bank

2991 Oak Grove Rd

Poplar Bluff, MO 63901

deposits@bankwithsouthern.com

Electronic Signature (eSignature)

You consent and agree that your use of a key pad, mouse or other device to select an item, button, icon or similar act/action while using any electronic service we offer; or in accessing or making any transactions regarding any document, agreement, acknowledgement, consent, term, disclosure, or condition constitutes your signature, acceptance and agreement as if actually signed by you in writing. Further, you agree that no certification authority or other third party verification is necessary to validate your electronic signature; and that the lack of such certification or third party verification will not in any way affect the enforceability of your signature or resulting contract between you and Southern Bank. You understand and agree that your eSignature executed in conjunction with the electronic submission of your application will be legally binding and such transaction will be considered authorized by you.

Consent

By checking the box and clicking "I Agree" you consent to receive disclosures, communications, and notices electronically and to the terms and conditions as described above. You are also confirming that you have the hardware and software described above, that you are able to receive and review Electronic Records and that you have an active email account. You are also confirming that you are authorized to consent on behalf of all the other account owners of the applicable product.