

**THE GEO. D. WARTHEN BANK**  
**CONSENT FOR ELECTRONIC DISCLOSURES AND**  
**E-STATEMENTS UNDER**  
**THE ELECTRONIC SIGNATURES IN GLOBAL AND NATIONAL**  
**COMMERCE ACT**

*Please read this information carefully and print a copy and/or retain this information electronically for future reference.*

**INTRODUCTION**

You are submitting a request for The Geo. D. Warthen Bank's electronic services including but not limited to online banking, telephone banking, mobile banking and bill pay. In order to do this, we need you to consent to our giving you certain disclosures and E-Statements electronically. This document informs you of your rights when receiving legally required disclosures, notices, E-Statements and information from The Geo. D. Warthen Bank. By completing and submitting this request to us, you acknowledge receipt of this document and consent to the electronic delivery of such disclosures and E-Statements. All agreements with The Geo. D. Warthen Bank are subject to the terms and conditions stated below.

**ELECTRONIC COMMUNICATIONS**

Any disclosures and/or E-Statements related to your request will be provided to you through [www.gdwbank.com](http://www.gdwbank.com). However, if you wish to obtain a paper copy of any of the disclosures, you may write to us at:

The Geo. D. Warthen Bank  
PO Box 637  
Sandersville, GA 31082

Papers copies of disclosures will be provided at no charge. Copies of statements are \$5.00 per statement. In some cases, a research fee of \$25 an hour may be assessed.

**SCOPE OF CONSENT**

Your consent to receive disclosures, E-Statements and to do business electronically, and our agreement to do so, only applies to this and all future requests for electronic services.

**HARDWARE AND SOFTWARE REQUIREMENTS**

For Windows 7, we currently support Internet Explorer 10.0 and 11.0, Mozilla Firefox 30.0, and Google Chrome 35.0. For Windows 8, we currently support Internet Explorer 10.0, Mozilla Firefox 27.0, and Google Chrome 35.0. Technology changes rapidly. If you are unable to access Online Banking please contact our Electronic Banking representatives at (478)552-6901 for a list of the currently supported browsers and for other technical assistance.

**WITHDRAWING CONSENT**

You understand that you may not withdraw your consent as to the disclosures and E-Statements we will provide to you at this time with your electronic banking application. You may withdraw your consent to do further business electronically with us at no cost to you. If you decide to withdraw your consent, the legal validity and enforceability of prior electronic disclosures will not be affected.

**CHANGES TO YOUR CONTACT INFORMATION**

You should keep us informed of any change in your electronic or mailing address. You may contact The Geo. D. Warthen Bank at 478-552-6901 or in writing regarding any such changes at:

The Geo. D. Warthen Bank  
PO Box 637  
Sandersville, GA 31082

**YOUR ABILITY TO ACCESS DISCLOSURES**

By completing and submitting your request, you acknowledge that you can access the electronic disclosures and E-Statements in the designated formats described above.

**CONSENT BY COMPLETING AND SUBMITTING YOUR REQUEST**

I/We consent to having all disclosures and E-Statements provided or made available to me/us in electronic form and to doing business with The Geo. D. Warthen Bank electronically. I/We agree to the same terms that apply to a signed application or agreement, and I/We agree that submitting this consent or accepting these terms constitutes my/our signature as though same were physically signed by me/us. If there is a co-applicant or user, I/We represent and warrant that such co-applicant or user has authorized the submission of this application. This electronic submission/consent qualifies as my/our signature for all purposes and uses whatsoever.

Disclosures and E-Statements can be downloaded in Adobe Acrobat format (PDF) at [www.gdwbank.com](http://www.gdwbank.com).