

VISION BANK

ELECTRONIC CONSENT AGREEMENT

Your Consent to Do Business Electronically (the eDisclosure Agreement)

The account for which you are applying involves various disclosures, records, and documents ("Account Documents"), including this eDisclosure Agreement. The purpose of this eDisclosure Agreement is to obtain your consent to receive certain Account Documents from us in electronic form rather than in paper form. With your consent, you will also be able to sign and authorize these Account Documents electronically, rather than on paper.

Before we can engage in this transaction electronically, it is important that you understand your rights and responsibilities. Please read the following and affirm your consent to conduct business with us electronically. For purposes of this eDisclosure Agreement, "eDisclosures" means the Account Documents related to this transaction that are provided electronically, "you" and "your" mean the account owner(s) of the applicable account to which such Account Documents apply, and "we", "our" and "us" mean the applicable bank employee(s) with whom you are transacting business for such account(s).

YOUR CONSENT

- Your consent to participate in this transaction electronically will apply to all Account Documents for the applicable account(s) for which you are applying. If you provide your consent by clicking the "Continue" button at the bottom of the application, we will conduct this transaction electronically, instead of providing you with the Account Documents in paper form.
- If a document related to your account is not available in electronic form, a paper copy will be provided to you free of charge.
- Conducting this transaction electronically is an option. If you choose not to accept receipt of eDisclosures, paper Account Documents will be mailed to you.
- If you do not consent to receive these Account Documents electronically, or if you subsequently withdraw consent, you will be provided with paper copies of the Account Documents for which you did not consent to receive electronically. Additionally, you will not be required to pay a fee for receiving paper copies of the Account Documents.

WITHDRAWAL OF CONSENT

- You have the right to withdraw your consent at any time. By declining or revoking your consent to receive eDisclosures, we will provide you with the Account Documents in paper form.
- If you originally consent to receive eDisclosures, but later decide to withdraw your consent, you can do so by notifying us at:
 - Phone: 888-332-5132
 - Address: PO Box 669, Ada, OK 74821
- If you originally consent to receive eDisclosures, but later withdraw your consent, you will be provided with paper copies of the Account Documents for which you did not consent to receive electronically.

- You will not be required to pay a fee for withdrawing consent and receiving paper copies of the Account Documents.

OBTAINING PAPER COPIES

- After your consent is given, you may request from us paper copies of your Account Documents. Please send this request to us at:
Phone: 888-332-5132
Address: PO Box 669, Ada, OK 74821
- If you request paper copies of the Account Documents, you will not be required to pay a fee for receiving paper copies of the Account Documents.

SYSTEM REQUIREMENTS

- In order to receive eDisclosures, you must have a computer with Internet access and an Internet email account and address, an Internet browser using 128-bit encryption or higher, Adobe Acrobat 7.0 or higher, SSL encryption and access to a printer or the ability to download information in order to keep copies of your eDisclosures for your records.
- If the software or hardware requirements change in the future, we will notify you of the change. If you choose to withdraw your consent upon notification of the change, you will be able to do so without penalty. Paper copies of such Account Documents will be mailed to you if you choose to withdraw your consent.

HOW WE CAN REACH YOU

- You must promptly notify us if there is a change in your email address or in other information needed to contact you electronically. You can contact us at:
Phone: 888-332-5132
Address: PO Box 669, Ada, OK 74821
- We will not assume liability for non-receipt of notification of the availability of eDisclosures in the event your email address on file is invalid; your email or Internet service provider filters the notification as "spam" or "junk mail"; there is a malfunction in your computer, browser, Internet service and/or software; or for other reasons beyond our control.