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If you decide to receive notices and disclosures from us electronically, you may at any time change your mind and tell us that thereafter you want to receive required notices and disclosures only in paper format. However, you must inform us of your decision to receive future notices and disclosures in paper format and withdraw your consent to receive notices and disclosures electronically is described below.

Consequences of Changing Your Mind

If you elect to receive required notices and disclosures only in paper format, it will slow the speed at which we can complete certain steps in transactions with you and delivering services to you because we may need to first send the required notices or disclosures to you in paper format, and then wait until we receive back from you your acknowledgment of your receipt of such paper notices or disclosures. Further, you will no longer be able to use the electronic signature service to receive required notices and disclosures electronically from us or to electronically sign documents from us.

All Notices and Disclosures Will Be Sent to You Electronically

Unless you tell us otherwise in accordance with the procedures described herein, we will provide electronically to you through the electronic signature service all required notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to you during the course of our relationship with you. To reduce the chance of you inadvertently not receiving any notice or disclosure, we prefer to provide all of the required notices and disclosures to you by the same method and to the same address that you have given us. Thus, you can receive all the disclosures and notices electronically or in paper format through the paper mail delivery system. If you do not agree with this process, please let us know as described below. Please also see the paragraph immediately above that describes the consequences of you electing not to receive delivery of the notices and disclosures electronically from us.

How to Contact Peoples Bank:

You may contact us to let us know of your changes as to how we may contact you electronically, to request paper copies of certain information from us, and to withdraw your prior consent to receive notices and disclosures electronically as follows: (1) e-mail us at onlineservices@peoplesbanknc.com, or (2) calling Peoples Bank at: (877) 802-1212, or (3) writing to: Peoples Bank, Customer Service Center, P O Box 467, Newton, NC 28658

To Advise Peoples Bank of Your New Email Address

To let us know of a change in your email address where we should send notices and disclosures electronically to you, you must send a secure message through online banking and in the body of such request you must state: your previous email address and your new email address. You may also call Peoples Bank at (877) 802-1212 to change your email address.

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To request delivery from us of paper copies of the notices and disclosures previously provided by us to you electronically, you must send us an email to onlineservices@peoplesbanknc.com and in the body of such request you must state your email address, full name, mailing address, and telephone number. Paper copy fees will be billed at the time of request according to the schedule of fees if applicable.

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To inform us that you no longer wish to receive future notices and disclosures in electronic format you may:

- Decline to sign a document from within your signing session, and on the subsequent page, select the check-box indicating you wish to withdraw your consent, or you may;
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Required Hardware and Software

Use of the service requires a standards-compliant web-browser which supports the HTTPS protocol, HTML, and cookies. Viewing PDF documents requiring additional software such as Adobe Reader or similar (or Adobe Acrobat Reader or similar software might be required to view PDF files).

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To confirm to us that you can access this information electronically, which will be similar to other electronic notices and disclosures that we will provide to you, please confirm that you have read this ERSD, and (i) that you are able to print on paper or electronically save this ERSD for your future reference and access; or (ii) that you are able to email this ERSD to an email address where you will be able to print on paper or save it for your future reference and access. Further, if you consent to receiving notices and disclosures exclusively in electronic format as described herein, then select the check-box next to 'I agree to use electronic records and signatures' before clicking 'CONTINUE' within the electronic signature service.

By selecting the check-box next to 'I agree to use electronic records and signatures', you confirm that:

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- Until or unless you notify Peoples Bank as described above, you consent to receive exclusively through electronic means all notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to you by Peoples Bank during the course of your relationship with Peoples Bank.