



BLOOMFIELD STATE BANK

ELECTRONIC COMMUNICATIONS DISCLOSURE

Notice and Consent Regarding Electronic Communications

Description of Service and Consent. You have requested Bloomfield State Bank's Online Services ("Services"). By utilizing the Services, you agree that Bloomfield State Bank ("we," "us,") may, but is not obligated to, send any and all communications from us, including without limit, periodic statements, notices (e.g. renewal, change of terms and other notices), disclosures (e.g. initial, periodic, annual and other disclosures), and other communications (jointly "Communication (s)") which we are required or otherwise choose to send to you in any capacity in which we may act (e.g. as depository, lender, retirement plan Trustee or otherwise) with respect to any account you have or service you receive from us. These may include, in addition to other things, Communications pursuant to: Equal Credit Opportunity Act and Regulation B, Electronic Funds Transfer Act and Regulation E, Truth in Lending Act and Regulation Z, Funds Availability Act and Regulation CC, Truth in Savings Act, National Credit Union Association, Internal Revenue Code and any other applicable federal, state or local law, or regulation or any agreement with you. By utilizing the Services, you agree to receive all such Communications from us electronically.

If we are required by law to give you the Communication, upon request, we will provide a paper copy at no additional cost, except as set forth below.

If you would like a paper copy of a Communication, you will be required to contact us at 800-319-6110 and place your request.

Withdrawing Consent to Electronic Delivery. You may provide us notice that you are no longer willing to accept Communications electronically. If you wish to withdraw your consent, you may do so by calling us at 800-319-6110 or if the Web screen for the particular services provide an electronic option to terminate Communications, you may withdraw your consent electronically by that method.

Hardware and Software Requirements. In order to access and retain the Communications, you will need a connection to the Internet and you will need to meet the following hardware and software requirements:

System Requirements: To receive the Electronic Disclosures electronically, you will need to ensure you are able to receive the information electronically and retain it. You must use:

Hardware / Software Requirements

Computer Processor (CPU) capable of Internet connectivity
Monitor: Optimum screen resolution: 800 x 600
Modem or ISDN devices; 14.4 baud or better
Printer capable of printing text screens or a hard drive capable of storing data
Internet/Web browser capable of 128-bit encryption.
Adobe Acrobat Reader software, so you can view Adobe PDF files

By consenting, you are agreeing to designate an e-mail address for use for all electronic communications from us related to any Communications. When a message is posted for you to a Bloomfield State Bank Web site or a Communication is available for you through our Web site, we will send a notice to the e-mail address you designate or the mailing address in our records for the applicable account or service and such Communication will be deemed sent and received at such time.

Consent and Acknowledgement. This consent applies to any accounts and services, which you have in the past, now or in the future register to use with Bloomfield State Bank. You are acknowledging receipt of the above notices and are agreeing to accept Communications electronically as described above for products and services you now or in the future may have or have had in the past.

Electronic Mail. (i) Regular Electronic Mail (e-mail) transmissions may not be secure. We, therefore, request that you do not send us or ask for sensitive information (such as personal identification, account or other financial information) via any e-mail system. If you wish to contact us electronically, please use the secure system through our Web site at www.bloombank.com.

If you send Bloomfield State Bank a message using the secure system, we will receive it by the following Business Day. You agree that we may take a reasonable period of time to act on any message received.

If you need to contact us on an urgent matter, for example to report an unauthorized transaction from one of your accounts, please call us immediately at 800-319-6110. This will ensure that your situation can be addressed as promptly as possible.

(ii) In addition, when you use your User ID and Password for online access or other online services we may offer from time to time, even if you are not enrolled in Online Banking and are enrolled in the Bill Pay Service, you agree that Bloomfield State Bank may contact you by use of the secure Web site with regard to any matter, including responding to any claim of unauthorized electronic funds transfer that you make. Any such message sent to you by Bloomfield State Bank shall be considered received on the earlier of the date you open the message or within three days of the date sent by Bloomfield State Bank, regardless of whether you sign on to your e-mail within that time frame. In addition, we may, but will not be obligated to notify you via a general or public Internet e-mail when such a message has been sent, except as may be required by Law.

You must notify Bloomfield State Bank of any change in your email address. Changes to your email address may be made via the secure Web site, or calling us at 800-319-6110 or making the changes directly through the Online Banking Service via MyProfile. If you do not provide notice of change of your email address, you agree that Bloomfield State Bank may send all email notices and other correspondence (as per the Electronic Notice and Consent agreement) to you at the email address maintained on Bloomfield State Bank's records for such accounts, products, or services or as otherwise set forth herein.

