

PEOPLES STATE BANK OF MUNISING

Online Service E-SIGN Disclosure and Consent to Receive Electronic Documentation

This Online Service E-SIGN Disclosure and Consent (“**Disclosure**”), applies to all Communication for those products, services, and Accounts offered or accessible through the Online Service that are not otherwise governed by the terms and conditions of an electronic disclosure and consent.

The words “**we**”, “**us**”, and “**our**” refer to Peoples State Bank of Munising, and the words “**you**”, and “**your**” mean you, the individual(s) or entity identified on the Account(s). As used in this Disclosure, “**Account**” means the accounts, loans, products or services you have with us. “**Communication**” means any customer agreements or amendments thereto, monthly billing or account statements, tax statements, disclosures, notices, transaction histories, privacy policies and all other information related to the Account, including but not limited to information we are required by law to provide to you in writing. “**Online Service**” means all online banking services offered by Peoples State Bank of Munising. The Online Service can also be referred to as “**Consumer eBanking (CeB)**”, “**Business eBanking (BeB)**”, and “**Mobile Banking**”.

1.Scope of Communication to be Provided in Electronic Form. You consent for us to provide you with Communication in electronic format, and to discontinue sending paper Communication to you, unless you withdraw your consent as described below. Your consent to receive electronic Communication includes, but is not limited to:

*All legal and regulatory disclosures and Communication associated with the Account. * Notices or disclosures about changes in the terms of your Account

*Privacy policies and notices. * Any agreements, terms or conditions that apply to your use of product or service that you access electronically

*Monthly (or other periodic) billing or account statements for your Account or such other Communication we may include from time to time.

2.Method of Providing Communication to you in Electronic Form. All Communication that we provide to you in electronic form will be provided either (1) via e-mail, (2) by access to a web site that we will designate in an e-mail notice we send to you at the time the information is available, (3) to the extent permissible by law, by access to a web site that we will generally designate in advance for such purpose, or (4) by requesting you to download a PDF file containing the Communication.

3.How to Withdraw Consent. You have the right to have all documents described in this Disclosure provided to you on paper. You may withdraw your consent to receive Communication in electronic form by contacting us at 906-387-2006. We may treat your provision of an invalid email address or the malfunction of a previously valid email address as a withdrawal of your consent to receive electronic Communication. We will not impose any fee to process the withdrawal of your consent to receive electronic Communication. However, depending on your account type, your account may be charged a monthly service fee for paper statements. Any withdrawal of your consent to receive electronic Communication will be effective only after we have a reasonable period of time to process our withdrawal.

4.How to Update Your Records. It is your responsibility to provide us with true, accurate and complete email address, contact, and other information related to this Disclosure and your Account(s), and to maintain and update promptly any changes in this information. You can update your information (such as your email address) through the Online Service or by contacting us at 906-387-2006.

5.Hardware and Software Requirements. In order to access, view and receive electronic documents from us, you must be enrolled in our Online Service and must have a valid email address and up-to-date internet browser supported by us. This includes:

* Windows 2000 or later version on Microsoft® Windows 98, Mozilla Firefox®3.0 or higher, Google Chrome™ 50.0 or higher, Apple Safari®7.1 or higher;

*An active email account with an internet service provider and email software capable of receiving electronic Communication programs and software that enable you to view files in Portable Document Format (“PDF”);

*A device such as a personal computer (Pentium 120Hz or higher, Macintosh Power Mac 9500, Power PC 604 processor 120-MHZ Base or higher), personal digital assistant, or web-enabled cellular telephone with graphical user interface (“browser”) capable of receiving, accessing, displaying, and either printing or storing Communication received from us in electronic form via a plain text-formatted email or by access to our web site using a browser indicated above.

6.Requesting Paper Copies. We will not send you a paper copy of any Communication unless you request it or we otherwise deem it appropriate to do so. You can obtain a paper copy of an electronic Communication by printing it yourself or by requesting that we mail you a paper copy, provided that such required is made within a reasonable time after we first provided the electronic Communication to you. To request a paper copy, contact us by telephone or in person. We may charge you a reasonable service charge for the delivery of paper copies of any Communication provided to you electronically pursuant to this Disclosure. We reserve the right, but assume no obligation, to provide a paper (instead of electronic) copy of any Communication that you have authorized us to provide electronically.

7.Communication in Writing. All Communication in either electronic or paper format from us to you will be considered “in writing”. We recommend that you print or download and retain a copy of this Disclosure and any other Communication that is important to you.

8.Federal Law. You acknowledge and agree that your consent to electronic Communication is being provided in connection with a transaction affecting interstate commerce that is subject to the Federal Electronic Signatures in Global and National Commerce (“E-SIGN”) Act, and that you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

9.Termination/Changes. We reserve the right, at our sole discretion, to discontinue the provision of your electronic Communication, or to terminate or change the terms and conditions on which we provide electronic Communication. We will provide you with notice of such termination or change as required by law.

10 Confirmation of Consent. By viewing and/or printing this Disclosure and enrolling in our Online Service, you acknowledge that you have read it, understand it, agree to its terms, and that you authorize and have confirmed your consent to receive documents electronically.