

Electronic Signature Terms and Consent

By clicking the "I Accept" button below, you consent:

- (a) to the electronic delivery and receipt of information relating to your account(s) with us that you access using the Service, including this Electronic Consent and other agreements related to the Service, including but not limited to Specific Service Agreements (defined below), amendments to such agreements, privacy disclosures, including the annual privacy notice, notices, reports, documents and any other communications and disclosures that we provide, and/or are required by applicable law or regulation to provide to you in writing, including the initial and other disclosures under the Electronic Funds Transfer Act, during the course of your account relationships with us (but this consent does not apply to your monthly periodic statements);
- (b) that you are able to electronically access this Agreement and are satisfied that you meet the hardware and software requirements listed below;
- (c) that you have printed this Agreement at your discretion;
- (d) that you agree to all of the terms of this Electronic Signature Terms and Consent governing your use of the Service; and
- (e) that you are authorized to consent to all of these matters on behalf of all of the persons with access to your accounts.

We reserve the right to furnish to you, and the right to require you to furnish to us, writings or paper copies of information, communications, and/or Legal Disclosures relating to the Service, in lieu of or in addition to electronic records at any time at our discretion.

Right of Consumers to Decline and/or Withdraw Consent For Electronic Disclosures. You may choose not to consent. If you do not electronically consent by clicking on "I Agree" below, you are indicating that you do not consent. If you do not consent, you will not be permitted to use any of the Services.

You have the right to withdraw your consent to receive Legal Disclosures electronically at any time. To withdraw your consent contact us in the manner provided in the following paragraph.

Withdrawing Consent and Receiving Paper Copies. If you withdraw your consent to receive electronic Legal Disclosures you also terminate your right to use the Service. You may also request and receive a paper copy of the Legal Disclosures. You will not be required to pay a fee for your request for a paper copy. If you wish to withdraw your consent, request a paper copy of the Legal Disclosures, or make changes as to how we may contact you electronically (that is, to your email address for receiving Legal Disclosures), please contact us as follows:

- By calling us at 833-372-4968
- By writing us at First Savings Bank, Attn: Electronic Banking, 301 Southern Indiana Ave. Suite D, Jeffersonville IN 47130
- By sending an e-mail communication using the Secure Message option within Online Banking or by using a general email addressed to info@fsbbank.net

Changing Your Email Address; Location and Delivery of Disclosures. We may make electronic Legal Disclosures and other electronic Service information available to you by posting them on our website, by including them in a statement, or by transmitting them to you at the email address you have provided to us for that purpose. You must promptly notify us if your email address changes, by contacting us at the telephone number or mail or email address printed above.

Hardware and Software Requirements. In order to access Online Banking and access and retain the Legal Disclosures and the other electronic service information you must have:

- A computer
- An Internet connection
- A Web browser that supports DHTML and JavaScript
 - Internet Explorer 11.0 and above
 - Mozilla Firefox 32.0 and above
 - Google chrome 38.0 and above
 - Safari 7.1 and above
- A printer, if paper copies are desired