

E-SIGNATURE AGREEMENT

Notice and Consent Regarding Electronic Communications

Description of Service and Consent – You have requested to open a deposit account online via www.centurybankdirect.com with Century Bank Direct, a division of Century Bank of Kentucky, Inc. By requesting the opening of this account(s), you agree that Century Bank Direct (“we”, “us”, “Bank”) may, but is not obligated to, send any and all communications (jointly “Communication (s)”) from us, without limit, periodic statements, notices (e.g. renewal, change of terms and other notices), disclosures (e.g. initial, periodic, annual or other disclosures), and other Communications which we are required or otherwise choose to send to you in any capacity in which we may act (e.g. depository, lender 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: Electronic Funds Transfer Act and Regulation E, Truth in Savings Act, Funds Availability Act and Regulation CC, Equal Credit Opportunity Act and Regulation B, Truth in Lending Act and Regulation Z, Internal Revenue Code and any other applicable federal, state or local law, or regulation or any agreement with you. By requesting and utilizing www.centurybankdirect.com to open your account(s), you agree to receive all such Communications from us electronically and that any notices sent by e-mail will be deemed delivered and received 48 hours after being sent.

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 via email at csr@centurybankdirect.com or telephone 1-877-444-2259 and place your request.

Withdrawing Consent to Electronic Delivery – You may provide us notice that you are no longer willing to accept Communications, including your Account Statement, electronically. If you wish to withdraw your consent, you may do so by calling us at 1-877-444-2259 or emailing csr@centurybankdirect.com. However, by withdrawing your consent to receive Communications electronically, we may request you close your account unless we are required by law to provide the particular Communication in paper format if requested.

Hardware/Software Requirements –

- Computer with Internet connectivity.
- Internet Web browser capable of 128-bit encryption.
- Microsoft Internet Explorer (4.0 or higher) or Netscape Navigator (4.0 or higher)
- Adobe® Acrobat® Reader® (3.0 or higher) software to view Adobe PDF files.
- For free download, visit <http://www.adobe.com/products/acrobat/readstep2.html>
- Printer or hard drive storage device.

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 Communication is made available to you, we will send you 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 request to use with Century Bank Direct. By clicking “I Agree”, you are acknowledging receipt of each notice 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.

Account Statements – We will be using a service called CSleSafe to safely and securely deliver your Account Statements. CSleSafe will store your statements electronically for 90 days from the date of delivery. You may print or download your statements to retain copies of them. To protect the security of your banking information, you must not disclose or share your password with any third party. In addition, your Account Statements will not be forwarded to you through e-mail. You will be notified by e-mail that they are available for you to access via the Bank's online banking service. Should you be unable to access your Account Statement in this manner, please contact us by phone at 1-877-444-2259 or by e-mail at csr@centurybankdirect.com and the Bank will take measures to provide copies of your statement to you.

Agreement for Electronic (Online) Statement Delivery from CSleSafe for the benefit of Century Bank Direct customers.

NO WARRANTY FOR CONTINUOUS OR UNINTERRUPTED SERVICE. BECAUSE OF THE UNPREDICTABILITY OF THE INTERNET, WE DO NOT GUARANTEE CONTINUOUS OR UNINTERRUPTED ACCESS TO YOUR BANK STATEMENTS THROUGH THE INTERNET. HOWEVER, SHOULD YOU BE UNABLE TO ACCESS YOUR STATEMENTS, YOU CAN CALL THE BANK AT THE NUMBER SET FORTH IN THE ATTACHMENT ACCOMPANYING YOUR BANK STATEMENTS, AND THE BANK WILL TAKE OTHER MEASURES TO PROVIDE COPIES OF YOUR STATEMENTS TO YOU.

LIMIT OF LIABILITY. YOU AGREE THAT IN NO EVENT WILL WE OR OUR SUPPLIERS (OR ANY OF OUR OR OUR SUPPLIER'S SHAREHOLDERS, MEMBERS, OFFICERS, DIRECTORS OR EMPLOYEES) BE LIABLE FOR LOST PROFITS OR ANY SPECIAL, INCIDENTAL OR CONSEQUENTIAL DAMAGES ARISING OUT OF OR IN CONNECTION WITH YOUR USE OF OUR SERVICE, EVEN IF WE HAVE BEEN ADVISED OF THE POSSIBILITY THAT SUCH DAMAGE WILL OCCUR. FURTHER YOU AGREE THAT NEITHER WE NOR OUR SUPPLIERS (OR ANY OF OUR OR OUR SUPPLIER'S SHAREHOLDERS, MEMBERS, OFFICERS, DIRECTORS OR EMPLOYEES) WILL BE LIABLE FOR ANY TECHNICAL, HARDWARE OR SOFTWARE FAILURE OF ANY KIND, ANY INTERRUPTION IN THE AVAILABILITY OF OUR SERVICE, ANY DELAY IN OPERATION OR TRANSMISSION, ANY INCOMPLETE OR GARBLED TRANSMISSION, COMPUTER VIRUS, LOSS OF DATA OR OTHER SIMILAR LOSS.

TO THE EXTENT WE MAY HAVE BREACHED ANY TERM OF THIS CONSENT AND AGREEMENT, YOU AGREE THAT YOUR SOLE REMEDY IS TO DISCONTINUE USE OF THIS SERVICE. YOU FURTHER AGREE THAT OUR LIABILITY TO YOU IN ANY CASE (WHETHER IN CONTRACT OR TORT) WILL NOT EXCEED AMOUNTS PAID TO US WITHIN THE LAST 90 DAYS (IF ANY) FOR THIS SERVICE.

Arbitration. You agree that at any claim or controversy relating to this Consent and Agreement will be settled by binding arbitration in accordance with the Commercial Arbitration Rules of American Arbitration Association. You agree that any claim or controversy you may have will be arbitrated on an individual basis and will not be consolidated in any arbitration with any claim or controversy of any other part. You agree that the arbitration will be conducted in the city in which the Bank's main office is located and that judgment on the arbitration award may be enforced by any court having proper jurisdiction.

Governing Law. You agree that this Consent and Agreement is governed by the laws of the State in which the main office of the Bank is located, excluding any application of conflicts of law rules or principles. You agree that the sole jurisdiction and venue for any litigation arising from your use of our service shall be an appropriate federal or state court located in the city in which the Bank's main office is located.

Electronic Mail – Regular 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 traditional e-mail systems. If you wish to send such sensitive information, please contact us by phone at 1-877-444-2259 or by e-mail at csr@centurybankdirect.com and request we send you a link to our secure e-mail system.

If you send us a message using the secure e-mail 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 1-877-444-2259. This will ensure that your situation can be addressed as promptly as possible.

In addition, when you create a User ID and Password for online access to your accounts or other online services we may offer from time to time, you agree that we 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 Century Bank Direct shall be considered received on the earlier of the date you open the message or within three days of the date sent by the 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 e-mail when such a message has been sent, except as may be required by law.

You must notify the Bank of any change in your e-mail address. Changes to your e-mail address may be made directly through our Online Banking Service using the User Options link, via a request by you for access to our secure e-mail system by contacting csr@centurybankdirect.com, or by calling us at 1-877-444-2259. If you do not provide notice of change of your e-mail address, you agree that the Bank may send all e-mail notices and other Communications to you at the email address maintained on the Bank's records for such accounts, products, or other services or as otherwise set forth herein.