

CONSENT TO CONDUCT TRANSACTIONS ELECTRONICALLY AND TO RECEIVE ELECTRONIC DISCLOSURES AND NOTICES

On June 30, 2000, Congress enacted the Electronic Signatures in Global and National Commerce Act ("E-Sign Act") to ensure the legality of electronic contracts. Before obtaining products or services electronically through *Peoples Bank*, you must consent to this agreement. Your consent covers all of your transactions relating to the products or services that you agree to obtain electronically. Please read this E-Sign Customer Agreement carefully and keep a copy for your records.

The undersigned agrees to the following provisions regarding opening a Peoples Cash Solutions account with *Peoples Bank*:

In order to speed up the deposit account application process, with your consent, we will provide you with the following information electronically, rather than by postal mail or in person:

- All related account disclosures required by applicable federal and state law for the deposit product you have selected;
- Instructions for signing and returning a Signature Card and Identifying information (if applicable); and
- Information and instructions about any additional services that you select during the application process.

Paper Copy of Disclosures, Agreements, Record of Account Signatures card, and Instructions

If you do not want to receive the legal disclosures, agreements, Signatures card, and the instructions electronically, you should exit this area of our web site. If you do not consent to receiving an electronic copy of these related documents, we will not be able to open the deposit account via our website. If you choose to open an account in person or by phone, you may contact us at any location or phone number listed below and speak with a Customer Service Representative. A list of our locations may be found at our Web site, www.pbparis.com.

Requesting Paper Copies from Peoples Bank

You can obtain a paper copy of an electronic Communication by printing it yourself or by requesting that we mail you a paper copy. To request a paper copy, contact us by telephone at 903-783-3800 or email us at pcs@pbpairs.com or send a letter to

PEOPLES BANK, PO BOX 1750, PARIS, TX 75461 and in the body of such request please state your e-mail address, full name, US Postal address, and telephone number. 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.

How to Withdraw Consent

You may, at any time, withdraw your consent to receive communications in electronic form by contacting us via email or US Mail at the following addresses: PEOPLES BANK, PO BOX 1750, PARIS, TX 75461 Email: pcs@pbparis.com We may treat your provision of an invalid email address or the subsequent malfunction of a previously valid address as a withdrawal of your consent to receive electronic communications. We will not impose any fee to process the withdrawal of your consent to receive electronic communications. Any withdrawal of your consent to receive electronic communications will be effective only after we have a reasonable period of time to process your withdrawal.

How to Update Your Records/Information

It is your responsibility to provide us with true, accurate and complete e-mail 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 such information (such as your e-mail address) by sending an email to pcs@pbparis.com, sending a letter to PEOPLES BANK, PO BOX 1750, PARIS, TX 75461 or by contacting us at 903-783-3800.

System Requirements to Access and Retain Information

For access to the information being provided to you in electronic form, you will need an Internet Service Provider (ISP) and a Web browser software program that supports a security technology called Secure Sockets Layer (SSL). Microsoft® Internet Explorer 6 or higher, Firefox 3 or higher, and Safari 4 all support 128bit SSL. You will need a valid email account, and it is recommended you have current antivirus and antispyware software. Your access to this page verifies that your system meets these requirements. You must have software which permits you to receive and access Portable Document Format or "PDF" files, such as Adobe Acrobat Reader® version 8 or higher (available for downloading at <http://get.adobe.com/reader>). Your access to this page verifies that

your system has the necessary software to permit you to receive and access PDF files. To retain a copy of the requested file, your system must have the ability to either download (e.g., to your hard disk drive or a floppy diskette) or print PDF files. We will notify you whenever we change or revise these requirements. At that time, you will have the right to withdraw your consent at no cost to you.

In order to sign and return the deposit account signature card, you must be able to print them. You must have a functioning printer connected to your personal computer or other access device, which is able to print the Signatures card, the related disclosures, agreements, and the instructions on plain white 8½ x 11 inch paper. In order to access and retain email communications from us, you must have an email account and email software capable of reading your email

Contact Information

You may phone us at 1-903-783-3800 or send us an e-mail at pcs@pbparis.com, or write us at:

Peoples Bank
PO Box 1750
Paris, TX 75461

Acknowledgement and Consent

You acknowledge, and consent to receive materials electronically and access such materials electronically. You further verify that you can access and read this disclosure and that you can print on paper or electronically save this page for your future reference, or e-mail this disclosure to an address where you can print on paper or save it for your future reference.

You acknowledge and agree that your consent to electronic Communications is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce 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.

If you consent to receiving the Agreement, related notices, disclosures, authorizations, acknowledgements and other documents we will provide to you exclusively in electronic format as described above, please let us know by consenting below and checking the box and clicking the 'I agree' button below.

By clicking the 'I agree' box, I confirm that:

- I can access and read this Electronic CONSENT TO CONDUCT TRANSACTIONS ELECTRONICALLY AND TO RECEIVE ELECTRONIC DISCLOSURES AND NOTICES document; and
- I can print on paper the disclosure and signature card or save or send the disclosure and signature card to a place where I can print it, for future reference and access; and
- Until or unless I notify Peoples Bank as described above, I 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 me by Peoples Bank during the course of my relationship with you.