

As used in this Disclosure, "Account" means your checking, savings, club, UGMA, money market, loan, line of credit, or other account you have with us. "Communication" means any periodic statements and other information in connection with your Accounts. "Online Service" means the online banking services provided by us, and any other online product or service offered through our website in which you have enrolled that is not otherwise governed by an electronic disclosure and consent. "We," "us," and "our" means First Reliance Bank, and "you" and "your" means the individual(s) or entity using the Online Service. If any Account has multiple owners and/or authorized signers, your consent to this Agreement constitutes the consent of all joint account holders and authorized signers. A Communication to any account owner or authorized signer will be treated as a Communication to all.

By selecting the "I Agree" button below, you are agreeing to the following:

1. Which Communications are Covered? We will provide the following Communications to you in electronic form: (a) all periodic statements in connection with the eligible Accounts that you have selected; (b) all legal or regulatory notices, disclosures, cancelled checks, and other information that would be contained in or accompany your periodic statement, including information we are required by law or regulation to provide to you in writing, such as pricing information and privacy notices; and, (c) any other information about your eligible Accounts, including all notices or disclosures about a change in the terms of your eligible Accounts. You may view eligible Accounts by clicking on the "Statements" tab in the Online Service. If your Account entitles you to receive paper copies or images of canceled checks, these services will be provided in electronic form through the Online Service. If your Account does not entitle you to receive paper copies or images of canceled checks, these services will not be provided through the Online Service.

2. Delivery of Communications and Requirements to Promptly Review. We may deliver the Communications to you by any of the following methods: (a) by posting a notice and making the information available to you through the Online Service; or (b) by sending the information to an email address you have provided to us; or (c) to a wireless device you have designated; (d) to the extent permissible by law, by access to a web site that we will generally designate in advance for such purpose; or (e) any other electronic means we have mutually agreed upon. Delivery of electronic Communications by any of these methods will be considered "in writing" and you intend that the electronic Communications have the same legal effect as written and signed paper communications.

YOUR PROMPT REVIEW OF STATEMENTS

You will be notified by email that your electronic statement ("Statement(s)") is available to view in the Online Service. **Your receipt of electronic Statements does not in any way alter your obligation to promptly review your Statements as set forth in your Account(s) Agreement(s). You must promptly access and review your electronic Statements and any accompanying items and notify us in writing immediately of any error, unauthorized transaction or other irregularity.** If you allow someone else to access your Statement, you are still fully responsible to review the Statement for any errors, unauthorized transactions, or other irregularities. All provisions as set forth in the applicable deposit account disclosure/agreement(s), terms and conditions, and loan agreements shall continue to apply.

3. Withdrawal of Your Consent. You may withdraw your consent to receive electronic Communications by updating your preference through the Online Service or by contacting us at 1-888-543-5510. 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, which shall not be less than ten (10) Business Days—days on which we are open and conducting business for customers. We may treat an invalid email address as a withdrawal of your consent to receive electronic Communications. If you withdraw your consent to receive electronic Communications, we may terminate your access to or use of the Online Service.

4. Obtaining Paper Copies. You may obtain paper copies of the electronic Communications by printing them within the Online Service or by calling 1-888-543-5510. We may charge you a reasonable service charge, of which we have provided you prior notice, for the delivery of paper copies of any Communication provided to you electronically pursuant to this authorization.

5. Requirements to Use the Online Service. The minimum hardware and software requirements to access and retain the electronic Communications are: (a) a personal computer or other device with operating system and telecommunications connections to the Internet capable of receiving, accessing, displaying, and either printing or storing electronic Communications; (b) a browser with 128-bit encryption; (c) sufficient electronic storage capacity on your computer's hard drive or other data storage unit; (d) software that enables you to view files in the Portable Document Format ("PDF," Adobe Acrobat Reader® files (this program is available for downloading at <http://www.adobe.com/products>)); and (e) a valid email address where you can receive emails with attached or linked PDF documents.

6. Risks of Email. Certain risks are associated with the transmission of Communications through the Internet, including, but not limited to, unauthorized access, systems outages, delays, disruptions in telecommunications services and the Internet. Email is not private or secure. The Communications sent to you by email are an unencrypted, automatic alert. Although these Communications are not intended to contain personally identifiable confidential financial information, they may contain part or all of your name or other identifier, which could be seen or intercepted by others if delivered to your business address or other computers or electronic devices not exclusively under your control. Do not respond to the Communications by return email, or use it to request information, service, paper copies or other items or to revoke consent. We will not be able to act upon requests made in that manner.

7. Changes to Your Mailing or Email Address. You agree to notify us immediately of any change in your mailing address or email address. To notify us of your email address change, contact us by phone or through the Online Service. It is your responsibility to notify us in writing of changes to your mailing address for U.S. Mail delivery of other account documentation, including, but not limited to, all year-end tax reporting documents.

8. Electronic Signature Agreement & Security. You agree that your use of a key pad, mouse or other device to select an item, button, icon or similar act/action or to otherwise provide us instructions while using the Online Service or in accessing or making any transaction regarding any agreement, acknowledgement, consent terms, disclosures or conditions, constitutes your signature, acceptance and agreement as if actually signed in writing. Further, you agree that no certification authority or other third party verification is necessary to validate your electronic signature; and that the lack of such certification or third party verification will not in any way affect the enforceability of your signature or any resulting contract between you and us. You agree and acknowledge that you will keep your PIN and other security codes and identification data used to access the Online Service confidential, and you will immediately notify us should you believe that any security device, PIN, or code has been lost, stolen, or that an unauthorized person has electronically accessed your Accounts.

By clicking "I Agree", you acknowledge that you are able to electronically access and retain the Communications. If you do not agree, you may press "Cancel".