Security First Bank E-SIGN Agreement

Security First Bank ("we", "us" and "our") provides you with the opportunity to electronically receive required disclosures associated with your Bank accounts and electronic services. The following Agreement applies to all electronic products, services, disclosures and communications. Before obtaining products or services or receiving disclosures and communications electronically, you must read and indicate your acceptance of the terms below.

Please read this Agreement carefully and print or retain a copy for your records.

Requirements: You must maintain minimum computer hardware and software requirements in order to receive and retain the information communicated to you in electronic form. By consenting to access and receive information electronically, you also verify that you meet the following required hardware and software requirements:

- A personal computer or other device capable of accessing the internet.
- A web browser which supports 128-bit SSL encrypted communications.
- Software that permits you to receive and access PDF files, such as Adobe Acrobat Reader.
- Broadband or a high-speed internet connection. A dial-up connection may be too slow.

Consent to Receive Electronic Disclosure:

- We will provide disclosures in a clear, conspicuous manner that you can print and/or store using the hardware and software specified within this Agreement.
- You understand your right to revoke this Agreement and thereby withdraw consent to
 communicate with us electronically. In order to withdraw consent and terminate this Agreement,
 you must notify us, in writing or by telephone, 30 days in advance of this decision at the address
 or number below. There are no fees associated with rescinding this agreement.
- You understand that we will not normally mail paper copies of the disclosure or account statements received electronically. To obtain a paper copy of any disclosure, contact Security First Bank at the address or phone number below. Applicable research fees may be billed to your account.
- You agree to notify us immediately if you are unable to access any of the information that has been delivered in an electronic form or manner.
- You are responsible for maintaining an accurate e-mail address in which to receive e-mail notifications. You are required to update us with any changes by calling or writing us at the number or address below.

Security First Bank 1540 Samco Road, Suite B Rapid City, SD 57702

1.877.747.3139

Monday - Friday 8:00 am to 5:00 pm MST