



CONSENT AND AUTHORIZATION TO RECEIVE ELECTRONIC DOCUMENTATION

As used in this Consent and Authorization to Receive Electronic Documentation (“Authorization”), the terms “you” and “your” mean the banking customer requesting the services described in this Authorization. The terms “we”, “us”, “our” and “Bank” refer to Old Mission Bank, 2701 I-75 Business Spur, Sault Ste. Marie, Michigan 49783, and any of its employees, agents, designees or assignees.

As used in this Authorization, the term “Account” refers to the deposit account(s) maintained by you with Old Mission Bank.

As evidenced by your electronic confirmation of your consent to us, you hereby authorize us to electronically transmit and furnish to you any and all documentation (agreements, statements, disclosures, notices, and similar documents) related to our various products and services that you may from time to time request and/or use in connection with your Account. We may use a variety of methods to transmit or otherwise furnish the electronic documentation to you, including methods such as: (a) an electronic “e-mail” message transmitted to you at the e-mail address(es) specified by you; (b) your active retrieval from a specific internet location through use of the internet or world-wide web by any access means including personal computer, personal digital assistant, web-enabled cellular phone, or similar electronic access device; and/or (c) any other means or method of electronic document transmission that we may establish from time to time.

You understand and agree that your consent and authorization will remain in effect until and unless withdrawn by you either in an electronic message transmitted by you to us or by written request for withdrawal of your consent and authorization sent by you to us. In the event you withdraw your consent and authorization as described in the preceding sentence, your request will be honored within a reasonable time following our receipt of your request. Your consent and authorization does not affect your right to receive documentation related to your Account on paper or in other non-electronic forms, and you may at any time request that any document that we have provided to you electronically be provided in a paper or non-electronic form.

In the event that you change your e-mail address or other electronic contact information, or in the event that such address or contact becomes unusable or inaccurate for any reason, you agree to immediately provide us with updated address or contact information.

At the time of this Authorization, in order to receive electronic documentation from us, you must be enrolled in our OMB Connect Online Banking service, and must have a valid e-mail address. We will provide electronic documentation to you through our OMB Connect Internet Banking portal. We will send you an e-mail message at the e-mail address you provided to us when you signed up for the OMB Connect Internet Banking service when your statement is available. At the time of this Authorization, the current hardware and software requirements needed to receive electronic documentation from us are that you must have internet access using a recommended and up-to-date internet browser (Microsoft® Internet Explorer 8.0 and higher, Mozilla Firefox® 24.0 or higher, Google Chrome™ 29.0 or higher, or Apple Safari® 4.0 or higher). In the event that we modify any of these methods or requirements, we will provide you with updated information.

You understand and agree that in order for you to receive documents electronically that you must use a device such as a personal computer (“PC” or “Mac”), personal digital assistant (“PDA”) or web-enabled cellular telephone with a graphical user interface (“browser”) capable of accessing and viewing electronic communications that are commonly expected to be accessed and transmitted through the internet. You also understand and agree that various software programs, such as those that allow you to view electronic “portable document files” (“pdf”) may be required to view certain documents. Our electronic system is currently designed to operate using world-wide web protocols and technologies which are adaptable and compatible with a wide variety of systems. Our system currently uses SSL encryption and requires a browser with an appropriate Root CA Security Certificate. Depending upon the specific browser being used to access the system, you may need to have the security certificate updated in order to properly connect to our system.

NOTICE: Electronic communications that are sent and received over the Internet can be and sometimes are intercepted by unauthorized parties, beyond our control. To the extent permitted by law, you understand and agree that, by authorizing the delivery of electronic documentation, we cannot and will not be liable for any damages that may occur in connection with the unauthorized receipt of any electronic communications sent by or received from you where such unauthorized interception is beyond our control.

CONFIRMATION OF CONSENT

By viewing and/or printing this Authorization, you acknowledge that you have read it, understand it, agree to its terms, and that this Authorization will take effect only after you have confirmed this Consent and Authorization electronically in a manner that demonstrates to our satisfaction that you are able to access the information that we will provide in electronic form.