

ELECTRONIC COMMUNICATIONS DELIVERY POLICY (the "ESIGN Disclosure")

This policy describes how My Rewards, LLC ("Company") delivers communications to you electronically. We may amend this policy at any time by posting a revised version on our website. The revised version will be effective at the time we post it. If the revised version includes a substantial change, we will provide you with written notice by directly contacting you as provided herein or posting notice of the change on the "Policy Updates" page of our website.

Electronic delivery of communications

You agree and consent to receive electronically all communications, agreements, documents, notices and disclosures (collectively, "Communications") that we provide in connection with your My Rewards™ Premium Card account ("Account") or the My Rewards™ Premium Card program ("Program"), generally, and your use of our services. Communications include written information relating to this ESIGN Disclosure, the ACH Authorization as presented and defined below, your Account or the Program, and/or any Program related transaction(s) associated with your authorized Adirondack Bank checking account.

Hardware and software requirements

In order to access and retain electronic Communications, you will need the following computer hardware and software:

- a computer with an Internet connection;
- a current web browser with cookies enabled chosen from one of the following: Internet Explorer version 9.0 and above, Firefox version 39.0 and above, Chrome version 39.0 and above, or Safari 8.0 and above;
- Adobe Acrobat Reader version 8.0 and above to open documents in .pdf format;
- a valid email address (your primary email address on file with Company); and
- sufficient storage space to save past Communications or an installed printer to print them.

By giving your consent you are confirming that you have access to the necessary equipment and are able to receive, open, and print or download a copy of any Communications for your records. You may print or save a copy of these Communications for your records as they may not be accessible online at a later date. If a change in the hardware or software requirements needed to access or retain electronic record creates a material risk that you will not be able to access or retain subsequent electronic records, Company will provide you with a statement of the revised software requirements and your rights to withdraw consent without the imposition of any condition, consequence, or fee for the withdrawal not disclosed below.

How to withdraw your consent

You may withdraw your consent to receive Communications electronically by writing to us at "Attn: Electronic Communications Delivery Policy, P.O. Box 2600, Wilmington, NC 28402", or by calling us at the following number: (877) 894-3906. If you fail to provide or if you withdraw your consent to receive Communications electronically, Company reserves the right to either deny your application for an Account, restrict or deactivate your Account, close your Account and any sub-

account (such as a Student Account), or charge you additional fees for paper copies.

Requesting paper copies of electronic Communications

You have the right to receive Communications in paper form. If, after you consent to receive Communications electronically, you would like a paper copy of a Communication we previously sent you, you may request a copy within 180 days of the date we provided the Communication to you by contacting us as described above. We will send your paper copy to you by U.S. mail. In order for us to send you paper copies, you must have a current street address on file as your "Home" address associated with your Account. If you request paper copies, you understand and agree that Company may charge you a Records Request Fee for each Communication.

Updating your contact information

It is your responsibility to keep your primary email address up to date so that Company can communicate with you electronically. You understand and agree that if Company sends you an electronic Communication but you do not receive it because your primary email address on file is incorrect, out of date, blocked by your service provider, or you are otherwise unable to receive electronic Communications, Company will be deemed to have provided the Communication to you.

Please note that if you use a spam filter that blocks or re-routes emails from senders not listed in your email address book, you must add Company to your email address book so that you will be able to receive the Communications we send to you.

You can update your primary email address or street address at any time by logging into the Program website at www.ADKBankRewards.com and selecting the "My Account" tab. If your email address becomes invalid such that electronic Communications sent to you by Company are returned, Company may deem your Account to be inactive, and you will not be able to continue participation in the Program until we receive a valid, working primary email address from you.

Consent to this ESIGN Disclosure

If you enroll for an Account through one of our customer service representatives or using our equipment, your enrollment may not be complete until you take additional action. We will advise you, at the time of your enrollment, of any additional action you must take. If you take the required action, it is an affirmation of your consent to use electronic records and signatures under the terms of this ESIGN Disclosure.

PLEASE PRINT A COPY OF THIS FORM FOR YOUR RECORDS.