



P. O. Box 340
BESSEMER, ALABAMA 35021
PHONE (205) 428-8472

CONSENT AND AGREEMENT FOR ELECTRONIC DELIVERY OF BANK STATEMENT

Welcome to First Financial Bank's E-Mail statement delivery service. Our goal is to provide you with an easy and convenient way to receive your monthly Bank statement.

We need your consent to begin sending your bank statement to you electronically. Please review the information below prior to giving your consent. By agreeing to have your bank statement sent electronically, you also agree to notify First Financial Bank immediately in writing at the address listed at the end of this agreement of any changes in your email address or any errors or complications relating to the electronic receipt of your bank statement.

If you elect to receive your statement through electronic delivery, First Financial Bank will no longer send your statement through the U. S. mail.

Your consent, which will be given by signing this Consent and Agreement and providing it to First Financial Bank, will authorize First Financial Bank to forward to you electronically your periodic bank statement and any other disclosures that First financial Bank might send to you with your bank statement, such as Electronic Funds Disclosures or other required disclosures relating to your accounts.

To discontinue this electronic delivery service, you can send notice of discontinuing this service to the address listed at the end of this agreement. We will not charge any fee for discontinuing this service.

The same terms apply with respect to electronically delivered bank statements as for those delivered in paper form and the deposit agreements and disclosures that you previously received from First Financial Bank remain in effect.

If is necessary to have Adobe Acrobat Reader 5.0 or above installed on your PC to view the statement. You can obtain a free copy of Adobe Acrobat Reader by visiting <http://www.adobe.com>. Acrobat Reader is available by clicking the "downloads" link.

You agree that in no event will First Financial Bank be liable for any technical, hardware or software failure of any kind, any interruption in the availability of our service, any delay in operation or transmission, any incomplete transmission, computer virus, loss of data, or other similar loss.

The Bank may change, suspend or eliminate all or any aspect of this delivery service upon notice to you.

You agree that any claim or controversy relating to this Consent and Agreement will be settled by binding arbitration in accordance with the Commercial Arbitration Rules of the American

Arbitration Association. You agree that any claim or controversy you may have will be arbitrated on an individual basis and will not be considered consolidated in any arbitration with any claim or controversy of any other party. You agree that the arbitration will be conducted in the city in which the Bank's main office is located and any court having proper jurisdiction may enforce that judgment on the arbitration award. You agree that this Consent and Agreement is governed by the laws of the State of Alabama, excluding any application of conflicts of laws, rules or principals. You agree that the sole jurisdiction and venue for any litigation arising from your use of our service shall be an appropriate federal or state court located in Jefferson County, Alabama.

I have read and agree to the above Agreement for Electronic Statement Delivery. This Agreement is binding for all accounts I currently hold or open in the future and can be withdrawn by sending a written request to First Financial Bank. Notice of withdrawal must be received by First Financial Bank 20 days prior to statement print date to effect a change.

X _____
Signature

X _____
Print Name

X _____
Signature

X _____
Print Name

Email Address

Initial Password – Upper Case letters and Number Only (must contain at least 1 number) 8 characters

Date

Account Number

Account Number

Account Number

Account Number

**FIRST FINANCIAL BANK, EMAIL STATEMENT,
1630 4TH Avenue North, Bessemer, Alabama 35020
Phone 205-428-8472 Fax 205-481-3751
Member FDIC**