



ELECTRONIC CONSENT FOR ONLINE BANKING

WHAT YOU SHOULD KNOW

Consent and agreement to use of electronic communications and electronic signatures (“Consent”)

In connection with your relationship with Ameris Bank (“Bank”; “us”; or “we”), we are required by law to give you certain information “in writing” – which means you are entitled to receive it on paper. We need your consent in order to provide you this information electronically instead. We also need your general consent to use electronic records and signatures in our banking relationship with you. Before you use our Digital Services, you must review and consent to the terms outlined below. ***Please read the information below fully and carefully, before you consent.***

In this Consent, “**Digital Services**” means each and every service and product that Bank offers, that you apply for, enroll in, use or agree to use or access, using the internet, a website, software applications (desktop, for mobile applications, or otherwise), now or in the future, that are described in and governed by our “**Service Agreement**” with you; “**Communications**” means each disclosure, notice, agreement, privacy notice, privacy policy, undertaking, pricing guide, statement, record, document or other information we provide to you, or that you sign or submit or agree to at our request.

Please note that in order to use Digital Services, you will need to give your consent to electronic Communications and electronic signatures. You may decline to consent but then you will not have online access to or use of Digital Services.

What your consent applies to

Your consent applies to all Communications between you and Bank in connection with all Digital Services. The Communications that we provide to you in electronic form may be delivered to you by posting to a website, software/mobile application and as otherwise provided in the Service Agreement. We may always, in our sole discretion, provide you with any Communications on paper, even if you have authorized electronic delivery. Sometimes the law, or one or more of our agreements with you, requires you to give us a written notice. You must still provide these notices to Bank on paper, unless we give you instructions to deliver the notice to us electronically.

Your consent to use of electronic Communications and electronic signatures

When you consent to use of electronic Communications and signatures in connection with Digital Services, you confirm that:

- you can access, have read and understand the terms and conditions of this Consent; and
- you have the minimum hardware and software described below including without limitation, an active email account capable of receiving emails with hyperlinks and attached files; and
- you consent to the use of electronic Communications and electronic records and signatures in our banking relationship with you until or unless you withdraw such consent or we discontinue the provision of, or we terminate or change the terms and conditions on which we provide, electronic Communications as described above; and
- you are authorized to, and do, consent to the use of electronic Communications and electronic signatures on behalf of all owners and users of, or applicants for, the applicable products and services.



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How to withdraw your consent

After you have given your consent to receive Communications from us electronically, you may change your mind, and revoke your consent at any time and for any reason, and tell us that thereafter you wish to receive Communications only in paper format. To withdraw your consent, please contact Bank at: Ameris Bank, Attn: Electronic Banking Dept, PO Box 105075, Atlanta, GA, 30348. Once you have withdrawn your consent, we will no longer provide you Communications electronically. Thereafter, if you wish to receive Communications in electronic format, you must provide your consent again. We will not charge you a fee if you chose to withdraw your consent to receive Communications electronically.

Consequences of withdrawing your consent; termination or changes

If you withdraw your consent to receive Communications electronically, you may not be able to access or use some or all of the Digital Services, or experience delays in the time required to complete certain actions.

How to advise us of your new email address and phone number

You must keep your email address and phone number current with us. To change the email address and phone number where we should send Communications electronically to you, log in to online access to your accounts via [amerisbank.com](https://www.amerisbank.com) and follow the instructions using the “More”, “Settings” and “Security, Contact” information page, or contact us at Ameris Bank, Attn: Electronic Banking Dept, PO Box 105075, Atlanta, GA, 30348; 866-616-6020 (Customer Service Center).

Software and hardware requirements

In order to receive Communications you must have the necessary software and hardware equipment. This is also important for effective and secure online access to Digital Services. You need the following:

- an up-to-date desktop computer or mobile phone, laptop, tablet or other computer device which has internet access
- a current, compatible web browser on your computer device, that Bank supports, including the current or immediately preceding version of Chrome, Firefox, Safari and Edge. The following link contains more information on the browsers we currently support and related system requirements: <https://www.amerisbank.com/About/Resources/Notices-Disclosures/Recommended-Browser-and-Device-Information>
- a valid and active email address
- an operating system on your computer device capable of receiving, accessing and displaying Communications in electronic form via text-formatted email or gaining access to the Website using a supported browser, including any necessary software (e.g., Adobe to read PDF documents)
- if you wish to store or print any Communications, a computer device capable of storing and printing the Communications
- a current version of a program (currently being supported by its publisher) on your computer device, that accurately reads and displays PDF files (such as Adobe® Acrobat® Reader)



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How to request paper copies

After you have provided your consent to receive Communications electronically, you may request, at any time and at no charge to you, a paper copy of any Communications we provided or made available to you electronically. To request delivery of paper copies from us of the Communications previously provided to you electronically, please contact Bank at: Ameris Bank, Attn: Electronic Banking Dept, PO Box 105075, Atlanta, GA, 30348.

You generally will have the ability to download copies of the Communications to your computer and/or print copies of the Communications from your computer or the secure website you are using in connection with Digital Services, if you have a printer connected to your computer. You should download and print these Communications. You may also send a written request for written copies of Communications to Bank at: Ameris Bank, Attn: Electronic Banking Dept, PO Box 105075, Atlanta, GA, 30348. Please retain for your records a copy of all electronic Communications, as well as this Consent and any other document that is important to you.