

ELECTRONIC COMMUNICATIONS DISCLOSURE

As part of your online application, certain laws require us to provide certain account information to you, and you have a right to receive it on paper. We may provide such information to you electronically if we first present this disclosure and obtain your consent to receive the information electronically. If you do not wish to consent, you may visit any Susser Bank branch location to apply in person.

Please read this Electronic communications Disclosure thoroughly - It contains important information about your legal rights. This Electronic Communications Disclosure covers all of your accounts, products, and services with Susser Bank which are currently (or at any point in the future) accessible through Online Banking, our websites, or other electronic means (personal computer or mobile device, sometimes referred to as "Mobile Banking"). This includes, but is not limited to, the following account, product, and service types: deposit accounts, credit card, loan, and other services. The words "I", "you" and "your" mean each account holder, product owner and/or service user identified on an account, product or service.

Your Legal Rights

Certain laws and regulations require us to provide specific information to you in writing, which means you have a right to receive that information on paper. We may provide such information to you electronically if we first present this Electronic Communications Disclosure and obtain your consent to receive the information electronically. Your consent will also apply to any other person named on your account, product or service, subject to applicable law. Since certain of our accounts, products or services are provided online and use electronic means to deliver some of this information, you must consent to this Electronic Communications Disclosure in order to use these services. At times, we may still send you paper communications, but as a basic proposition we need to know that you are willing to receive communications electronically that we may otherwise be required to provide on paper and that you have the hardware and software needed to access to this information.

Types of Electronic Communications You Will Receive

You understand and agree that we may provide to you in electronic format only, by posting the information on the website where you access your accounts, products or services, through e-mail (if applicable and if you have provided a valid e-mail address), or other electronic means, agreements, disclosures, notices, and other information and communications regarding your accounts, services and products, the use of our websites or our other electronic services, your relationship with us, and/or other programs, products or services that are or may be in the future made available to you (collectively, "Communications"). Such Communications may include, but are not limited to:

- This Electronic Communications Disclosure and any updates;
- The Electronic Services Agreement, other service or user agreements for access to our websites or other electronic services, all updates to these agreements and all disclosures, notices and other communications regarding transactions you make through websites or our other electronic services;
- Disclosures, agreements, notices and other information related to the opening or initiation of an account, product or service including, but not limited to, account agreements, fee schedules or other disclosures or notices that may be required by applicable federal or state laws and regulations;
- Periodic, annual, monthly or other statements, disclosures and notices relating to the maintenance or operation of an account, product or service including, but not limited to account information, account activity, account inactivity, payments made or due, or other statements, disclosures or notices that may be required by applicable federal or state laws and regulations;
- Any notice or disclosure regarding an account, product or service fee, such as a late fee, an overdraft fee, an over limit fee, a fee for a draft, check or electronic debit returned for any reason, such as insufficient funds fee or a fee as a result of a stop payment order;
- Any notice of the addition of new terms and conditions or the deletion or amendment of existing terms and conditions applicable to accounts, products or services you obtain from us;
- Our Privacy Policy and other privacy statements or notices (by posting such notices on our website);
- Certain tax statements or notices that we are legally required to provide to you, such as the annual IRS interest statements; and

- Certain information or forms that we request from you and ask you to submit electronically, such as signature cards, W-9s. or other agreements.

Types of Communications You Will Receive in Paper

This Electronic Communications Disclosure does not apply to any communications that we determine. in our sole discretion, that we are required to deliver in paper form under applicable law or that you should receive in paper rather than electronic form.

Such communications shall be mailed to the primary address we show for you in our records or otherwise delivered as required by law or the governing agreement.

Hardware and Software Requirements

To receive Electronic Records. you must have access to:

- a Current Version (defined below) of an Internet browser we support.
- a connection to the Internet.
- a Current Version of a program that accurately reads and displays PDF files (such as Adobe Acrobat Reader – a free copy of Adobe Reader may be obtained from the Adobe website at www.adobe.com).
- and
- a computer and an operating system capable of supporting all of the above. You will also need a printer if you wish to print out and retain records on paper. and electronic storage if you wish to retain records in electronic form as described above.

You must also have an active email address.

By "Current Version," we mean a version of the software that is currently being supported by its publisher. In certain circumstances. some Communications may be provided by e-mail. You are responsible for providing us with a valid e-mail address to accept delivery of Communications. At our option. we may also post the emailed Communications within our websites. In this situation. you agree that once we email the Communications to you and post them within our websites. that we have delivered the Communications to you in a form that you can retain.

How to Withdraw Your Consent to this Electronic Communications Disclosure

Subject to applicable law. you may withdraw your consent to this Electronic Communications Disclosure by calling our toll-free customer service phone number at 800.395.3900. You will not be charged a fee for withdrawal of your consent. For Online Banking, if you withdraw your consent to this Electronic Communications Disclosure, we may stop providing you with Communications electronically and we may terminate your Online Banking access. Your withdrawal of consent is effective only after you have communicated your withdrawal to Susser Bank by calling the appropriate customer service phone numbers and Susser Bank has had a reasonable period of time to act upon your withdrawal. Your consent shall remain in force until withdrawn in the manner provided in this section.

Consent Coverage; Certain Notices From You Are Not Covered. Applicable law or contracts sometimes require you to give us "written" notices. You must still provide these notices to us on paper. Your consent here does not relate to those notices.

Obtaining Copies of Electronic Communications

You may print or make a copy of Communications by using the "Print" button (or otherwise using your printing functionality) or saving a copy - do this when you first review the Communications because after submission, we do not necessarily keep them all in a place that you can access. Upon request, we will provide you with a paper copy of any Communications provided electronically by us to you pursuant to this Electronic Communications Disclosure, provided we receive your request within 12 months after the date the Communication was first made available to you electronically. You may request a paper copy of these Communications by calling our toll-free customer service phone number at 800.395.3900.

We may charge fees for paper copies of the Communications.

Updating Your Contact Information

In the event that your e-mail address or other contact information is changed, you must notify us of such changes immediately by calling our toll-free customer service phone number at 800.395.3900 or visiting one of our branch locations.

If you fail to update or change an incorrect or invalid e-mail address or other contact information, you understand and agree that any Communications shall nevertheless be deemed to have been provided to you if they were made available to you in electronic form on our websites, e-mailed to the e-mail address we have for you in our records, or delivered through other electronic means.

Retain Copies for Your Records

We recommend that you print or download a copy of this Electronic Communications Disclosure and all other Communications to retain for your permanent records.