E-SIGN ACT DISCLOSURE

ALL AMERICA BANK P.O. BOX 300 MUSTANG, OK 73064

PRIOR CONSENT

Prior to obtaining your consent to receive records via email, ALL AMERICA BANK must provide you

(the consumer) a clear and conspicuous statement informing you:

- Of any right or option to have the records (documents/communications) provided or made available on paper or in a non-electronic form, and the right to withdraw consent, including any conditions, consequences, and fees in the event of such withdrawal. You do not have an option to receive records (documents/communications) by paper or in a non-electronic form. You may withdraw your consent to receive documents and communications by closing your Checking Account(s). There is no charge to close your Account(s);
- Whether the consent applies only to the particular transaction that triggered the disclosure
 or to identified categories of records that may be provided during the course of the
 parties' relationship. The consent applies to all documents and all communications
 provided from ALL AMERICA BANK to you relating to your Checking Account(s);
- Describing the procedures you (the consumer) must use to withdraw consent and to update information needed to contact the consumer electronically. To withdraw your consent you must write us at ALL AMERICA BANK, PO BOX 300, Mustang, OK 73064 and tell us you wish to close your Checking Account(s). To update your information needed to contact you electronically simply click the "Contact Us" button on the homepage of ALL AMERICA BANK's website and provide the updated information, or you may call us at 405-376-2265 or 888-210-2028 and or you may write to us at the address listed above;
- Informing the consumer how the consumer (you) may nonetheless request a paper copy of a record and whether any fee will be charged for that copy. You may contact us by email, phone or regular mail using the information provided above. When requesting paper records please be specific, there is a \$5.00 fee per record. The fee will be deducted from your Checking Account(s).