SouthState

Electronic Statement and Notice Delivery Disclosure

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Electronic Statement and Notice Delivery Disclosure

This Electronic Statement and Notice Delivery Disclosure ("Disclosure") is divided into two parts. Part I applies to Accounts ("Accounts" refers to your deposit and loan accounts established at the Bank) that you have selected Electronic Statements and Notices ("eStatements") as a delivery preference. Part II applies if you are changing your account delivery preference from eStatements to Paper Statements or Notices. You (referring to the intended recipient of this Disclosure) are a customer of SouthState Bank, N.A. ("Bank" or "SouthState Bank").

Part I. eStatements Consent and Delivery Terms

Your consent and what you will receive electronically:

Your consent to receive eStatements electronically is binding for all Accounts selected for enrollment. By enrolling in eStatements, you consent to receive your Account statements and certain notices electronically, and you agree the Bank may also deliver some notices electronically via email when permitted to do so.

- Account statements for deposit and loan accounts and any documents accompanying your statements (collectively, your "Statement").
- Certain account-related notices, which may include late notices, rate, payment or escrow change notices, notices of delayed availability of funds, nonsufficient funds notices and other account documents that the Bank is permitted to deliver electronically.

Certain disclosures, notices, or documents may still be provided to you in paper form when required by applicable law, regulation, or court order, or when the Bank determines that electronic delivery is unavailable or impracticable.

Technology and software you need:

- A computer, smartphone, tablet, or similar device with internet access
- A current web browser
- Software that can open PDF files (for example, Adobe Reader)
- Enough storage to save eStatements or access to a printer
- Enrollment in Online or Mobile Banking and an active email address

You can download Adobe Reader for free at https://get.adobe.com/reader.

How to access your eStatements:

1. Log in to Online or Mobile Banking with your Login ID and Password.
2. Go to **Statements and Documents** under Account Tools.
3. Select your account.
4. From the Document Type dropdown, choose **eStatements** to view your statement (PDF).

You can access up to the previous two and a half (2.5) years of statements in Online and Mobile Banking. Statements older than this period may not be available electronically and may require a separate request. You are responsible for downloading or retaining copies of your statements for your records.

Email notifications

As a courtesy, we may email you when your eStatement is ready to view in Online or Mobile Banking. For accounts with multiple owners, we notify the owner designated as the primary owner. Email notifications are provided as a convenience and are not a substitute for your responsibility to review statements and notices.

Updating your contact information

To make sure you continue to receive notices delivered electronically and any email notifications, you must keep your email address up to date.

Update your email address and other contact details in Online or Mobile Banking under **Services & Settings > Manage Contact Information**.

Requesting paper copies and reporting errors

To report errors or problems, request a combined statement for multiple deposit accounts, or request a paper copy of any disclosure, statement, or notice, contact SouthState Bank Customer Care at 1-800-277-2175. There is no charge for paper copies.

Other agreements remain in effect

This Disclosure supplements, and does not replace, any other agreements or disclosures that apply to your Account—along with your Online and Mobile Banking Agreement.

Part II. Removal of eStatements Selection (Paper Statements)

Withdrawing Consent

You may withdraw your consent and revert to receiving Account statements and certain notices via mail by:

- Changing your statement delivery preference to Paper Statements under the Enroll in eStatements section of Online and Mobile Banking,
- Sending a written request to SouthState Bank, Attn: Online and Mobile Banking at P.O. Box 118068, Charleston, SC 29423,
- Sending a secure message through Online and Mobile Banking, or
- Contacting SouthState Bank Customer Care at 1-800-277-2175.

Effect of Changing Delivery Preference to Paper Statements

If you have changed your delivery preference from eStatements to Paper Statements, you are requesting that SouthState Bank remove you from the eStatements service for the selected Accounts. Any statement or notice already in production within ten (10) calendar days of your request may be delivered based on your prior delivery preference. Please refer to each deposit Account's Truth In Savings Disclosure regarding the potential for any fees that may apply based on the change in selected delivery preference.

The Bank's right to change, suspend, or eliminate the service

You must be enrolled in Online and Mobile Banking to receive eStatements. We may refuse service to anyone and may change, suspend, or terminate your Online and Mobile Banking, or any service provided through it, at any time, with or without cause and without prior notice, subject to applicable law. We may send Paper Statements or Notices when deemed appropriate, or required by law, even when you have consented to eStatements. We may also terminate access if you do not log in for a six-month period. If more than one person is authorized to access an Account through Online or Mobile Banking, we reserve the absolute right to terminate all such access at the request of the Account owner, a co-owner, or any other authorized person.

In no event will SouthState 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.

This Disclosure is governed by (i) the laws of the State of Florida excluding any application of conflicts of laws, rules or principles, and (ii) any applicable federal law.