



First National Bank
of America

CONSENT FOR ELECTRONIC COMMUNICATIONS (E-SIGN AGREEMENT)

The following disclosures are required by the federal Electronic Signatures (E-Sign) in Global and National Commerce Act). Before we can open an Account for you, you must acknowledge receipt of these disclosures, agree that you have read the disclosures and provide your consent to the electronic delivery of all communications regarding your account with us. You must have the ability to receive and retain electronic communications before you accept the terms of this E-Sign Agreement.

For your protection, this system is protected with enhanced security. During the account opening process, you will be asked questions about loans or accounts you currently hold where the answers are only known to you. This will help us validate your identity. You may wish to have this information handy during the account opening process as well.

Online Service E-Sign Disclosure and Consent

This disclosure documents your consent to conduct transactions electronically and to electronically receive disclosures and notices relative to the accounts you are applying to open with us online. The disclosure also describes your rights relative to conducting transactions electronically and to electronically receiving disclosures and notices, as well as the consequences of withdrawing your consent. We recommend you print and retain a copy of this disclosure and all the disclosures and agreements related to this transaction.

Once you consent, you will be able to apply to open a certificate of deposit or multiple certificates of deposit in one transaction setting. If you do not consent, you will not be able to apply online. However, regardless of whether you consent, you will still be entitled to apply to open an account through other methods that we permit, such as in person.

You understand, prior to consenting, that:

- 1.) Your consent applies only to disclosures and notices regarding the accounts you apply to open online during any one setting;
- 2.) Unless you consent, you have the right to receive all required disclosures in paper or non-electronic form;
- 3.) Even after consent, if you want to receive a paper copy of the disclosure in addition to the electronic disclosure you can obtain one free of charge by writing us at the email or physical address below;
- 4.) You can withdraw your consent at any time by calling or writing us at the number or address listed below, and
- 5.) By consenting to conduct transactions and receive disclosures and notices electronically you agree to provide us with the information (such as current email address) needed to communicate with you electronically and update us as to any changes in such information by calling or writing us at the number or address listed below.

We reserve the right to provide any disclosures or notices in writing, rather than electronically. Except as otherwise provided in this or other agreements, by law, or on our website, you cannot give us notices electronically, and all notices from you must be in writing.

Hardware and Software Requirements

Internet browser that supports 128 bit encryption Adobe Acrobat Reader 7.0 or higher

Sufficient electronic storage capacity on your computer hard drive or other data storage unit A valid email address

Internet Access

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Contact Information:
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