

First National Bank E-Sign Disclosure

Electronic Statement Delivery Agreement

The parties to this Agreement (the "Parties") are the accountholder(s), or prospective accountholder(s), whose name appears below ("Accountholder" or "you") and First National Bank (or "we"), who agree as follows:

1. You agree to have First National Bank electronically deliver to you monthly account statements and account information ("eStatements") if you have signed up for Electronic Statements - until such time as either party modifies or cancels this Agreement. You will receive these Electronic Statements instead of paper documents.
2. You can view the eStatements by logging into the website: <https://www.fnbiweb.com> with your password.
3. At any time while this Agreement is effective, you may obtain a paper copy of a particular Statement by calling First National Bank (Book-keeping Department) at 1-708-474-1300 and requesting a copy. There is a \$5.00 charge for each statement requested.
4. You may terminate this Agreement at any time by calling First National Bank (Internet Banking Department) at 1-708-474-1300 and requesting us to unenroll your account. After the termination is processed by us, which may take up to ten (10) days, all future Statements will be provided to you in paper form. Termination of this Agreement shall not affect the legal enforceability of eStatements provided to you before the effective date of the cancellation.
5. You may update your information, such as changing your email address, at any time by calling First National Bank (Internet Banking Department) at 1-708-474-1300.
6. To access the site and obtain account statements electronically, you will need access to the World Wide Web (Internet) and a security-enabled web browser, with 128-bit encryption installed, such as Microsoft Internet Explorer 4.0 or better, Netscape Navigator 4.07 or better, or other similarly enabled browser. The information you send to us is encrypted. We use an industry standard Secure Socket Layer to allow for encryption of sensitive personal information such as name, address, or bank account number you have been requested to provide on-line. You will also need an email address, as well as Adobe Acrobat Reader® that can be downloaded directly from our website if you do not have it on your computer and Microsoft Word. You will need a printer to print out statements or disclosures.
7. You are responsible for accessing, opening and reading your emails and eStatements. Electronic Statements have the same legal effect as printed ones. If you cannot access or read any Documents, you must contact First National Bank.
8. First National Bank may amend the terms of this Agreement at any time by providing notice to you of the amendments. If you do not agree with the terms of the amendment, you can terminate this Agreement as described in section 4.
9. FIRST NATIONAL BANK DOES NOT WARRANT THAT THE DELIVERY OF ELECTRONIC STATEMENTS WILL BE UNINTERRUPTED OR ERROR FREE. WE ARE NOT LIABLE FOR: ANY LOSS OR DAMAGE ARISING FROM PROBLEMS WITH YOUR EQUIPMENT OR YOUR TELECOMMUNICATIONS PROVIDER; YOUR FAILURE TO MEET YOUR RESPONSIBILITIES AS OUTLINED HEREIN; OR ANY EQUIPMENT PROBLEMS OR OTHER OCCURRENCES BEYOND OUR REASONABLE CONTROL.
10. By accepting this Agreement you acknowledge that you have read, understand and agree to the terms and conditions of this Agreement. This Agreement is effective when we receive your signature below.

Accountholder Authorized Signature: _____

Email Address (for monthly notifications): _____

Account Name: _____

Accountholder Phone Number : _____

Account Number/Type: _____

Date: _____

E-Statements with First National Bank

GO PAPERLESS!



Speed: See your statements instantly – there's no need to wait for them to arrive in the mail.

Reduce clutter: Free yourself from posted statements. No more searching. No more boxes full of unwanted paper.

Convenience: Statements will be in an easy to view PDF format, for easy downloading. You can keep all of your statements in a central location and have the ability to print them at will.

Do the Environment a favor: Doing away with paper helps to save natural resources, and waste in the environment.

If you would like to receive Electronic Statements through email, please fill out the form on the reverse side of this page, and drop it off at any one of our locations or return by mail.



www.fnbiweb.com