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## ELECTRONIC LOAN DISCLOSURE AGREEMENT

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By accepting the First National Bank of Dennison Electronic Signature Loan Disclosure Agreement”, you consent and agree that the First National Bank of Dennison may provide you disclosures related to your current loan electronically. This Disclosure is required by the federal Electronic Signatures in Global and National Commerce Act, known as the E-SIGN Act.

- **Note:** It is highly recommended that you carefully read this disclosure in its entirety and save a copy for your personal records.

The words “we,” “us,” and “our” refer to the First National Bank of Dennison, and the words “you” and “your” mean you, the individual(s) or entity identified on the Loan. As used in the Disclosure, “Account” means the account you have with us.

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### Disclosures and Notices Provided in Electronic Form

- You agree that we may provide you with any disclosures related to your current loan in electronic format, to the extent allowed by law, and that we may discontinue sending paper documents to you, unless and until you withdraw your consent as described below.
- If you choose to not consent to receive electronic communications and transactions, you may request to receive paper copies at no additional charge.
- **Note:** To request a paper copy of disclosures, please contact the First National Bank of Dennison at:

First National Bank of Dennison  
105 Grant Street  
Dennison, Ohio 44621  
833.565.8443  
[fbdennison.com](http://fbdennison.com)

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### Hardware and Software Requirements

To access, view, and retain electronic Communications your system will need the following requirements:

- Sufficient electronic storage capacity on your computer’s hard drive or other data storage unit;
- A working email account;
- A personal computer (PC: 1.5 GHz or higher / macOS: Intel processor / mobile: working device running iOS, Android or Windows Phone operating systems), operating system and telecommunications connections to

the Internet capable of receiving, accessing, displaying, and either printing or storing Communications received;

- Adobe Reader version 8.0 or higher;
- PC: Windows 7 or later version running either Microsoft Edge version 20 or higher; Google Chrome; or Firefox version 60.2.2 or higher / Macintosh: MacOS X 10.2 or higher running Safari web browser.
  
- **Note:** First National Bank of Dennison is not responsible for any electronic virus or viruses a customer may encounter. It is the Banks recommendation for the customer to perform routine scans for your PC by using a virus protection product.

### **How to Cancel Electronic Disclosure Consent**

- You may withdraw your consent to receive account information at any time in electronic form by:
  1. Calling the First National Bank of Dennison at 833.565.8443
  2. Contacting your Account officer at the nearest First National Bank of Dennison bank or branch location.

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### **Termination / Changes**

- The First National Bank of Dennison the right, in sole discretion, to discontinue the provision of your account information electronically, or to terminate or change the terms and conditions on which we provide account information electronically. The Bank will provide you with notice of any such termination or change as required by law.