



Bank your best.™

Electronic Statement and Disclosure Agreement

Please complete the following to receive your 1st National Bank statements, notices, and disclosures associated with your account electronically, instead of by U.S. Mail.

Account Holder Name: _____

Account Type (CK SV CD LN): _____

Account Number: _____

Account Number: _____

E-Mail Address: _____

Daytime Phone: _____

Last Four of Social Security Number: _____

Your checking account password is the last four digits of your social security number. Your savings account, CD, and loan password is the first five characters of your email address and the last four digits of the social security number of the primary account-holder, and can also be found on your 1st Online account.

ATTENTION:

You will receive a welcome email from us. Please be sure that your email will accept mail from "ImageOperator@bankwith1st.com" so that it doesn't go into your spam folder. Checking account statements will be emailed to you with images of checks written. All other account types will be located on 1st Online.

TERMS OF AGREEMENT

Upon receipt of your consent, in addition to any account disclosures, we will provide notification of statements to you on a monthly basis to a working email address that you have provided us. You will be required to use a password to view the electronic checking account statements. Your checking account password is the last four digits of your social security number. Your savings account, CD, and loan password is the first five characters of your email address and the last four digits of the social security number of the primary account-holder, and can also be found on your 1st Online account. It is your sole responsibility to protect your password from unauthorized persons. You agree that it is your responsibility to ensure that the electronic statements cannot be intercepted or viewed by others. You understand that you have no expectation of privacy if the statements are transmitted to an email address owned by your employer. You further agree to release 1st National Bank from any liability if the information is intercepted or viewed by unauthorized parties at your employer or other email address selected by you.

By accepting the terms of this agreement, you hereby authorize 1st National Bank to provide account disclosures and periodic account statements to you electronically either by email or on 1st Online. Your authorization means that we can provide you with these documents electronically to a working email address provided by you. You are responsible for notifying us of any email address changes. Notification of any email changes should be received ten (10) days before the end of your normal statement cycle. You may notify us by email and internetbanking@bankwith1st.com, or by calling 513-932-3221 or 888-932-3221. If your electronic mail is returned as undeliverable, an attempt will be made to contact you. If contact cannot be made, a paper copy of your disclosures or statement will be sent by U.S. mail and an "undeliverable eStatement" fee of \$5.00 will appear on a subsequent statement.

You have the right to withdraw you consent to receive electronic disclosures and periodic statements at any time. To withdraw your consent, you mus notify us via email at internetbanking@bankwith1st.com, or in writing to our Account Services Department, P.O. Box 119, Lebanon, OH 45036. The withdrawal of your consent should be received at least ten (10) days before the end of your normal statement cycle.

Your disclosures and statements will come to you in a PDF format and can be saved to your PC. You must have Adobe reader software on your PC to open the file. If you do not have the software, you can download it free at www.adobe.com, and select "Get Adobe Reader."

All electronic disclosures and statements shall be in full compliance with applicable laws and regulations. The provisions in this agreement are part of (and in supplement to) 1st National Bank's Terms and Conditions for Depository Accounts and are subject to all provisions in the Terms and Conditions for Depository Accounts. Each 1st National Bank account that you designate to be included within the eStatement service and Statements program is also governed by the terms and conditions otherwise applicable personal or business fee schedules, credit or deposit agreements, our Privacy Policy or other written disclosures.

By signing my name below, I agree with the above listed terms of agreement.

Customer Signature

Date