

eStatements

APPLICATION

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

ACCOUNT HO	LDER INFORMATION
Account Holder Name (Please Use Capital)	
Account Type (Choose all that apply)	
Checking Account	Savings Account
Account Number : _	Account Number :
Certificate of Depos	sit (CD) Loan
Account Number : _	Loan Number :
Email Address :	
Daytime Phone : _	Last 4 of Social ; Security Number
IMPORTANT IN	NFORMATION (PLEASE READ)
 Your eStatement will Add "ImageOperator your Spam Inbox. Check your inbox reg 	come from the display name 1st National Bank r@bankwith1st.com" to your email contacts to ensure your statement does not go to ularly for your first eStatement. You will receive your eStatement in 30 day cycles after. e not received your eStatement call (513) 932-3221 or email
-	ankwith1st.com for assistance.
ACCESSING M	Y eStatement (PLEASE READ)
Checking Accounts	
	password is the last four digits of your Social Security Number or EIN.
•	tificates of Deposits (CD)s, and Loans
address and the last fo	ertificate of deposit (CD), and/or loan password is the first five characters of your email ur digits of your Social Security Number or EIN. doe@email.com SSN/EIN: 1234567890
By signing my name be	elow, I agree with the listed terms of agreement on the next page of this documen
Customer Signature :	Date :
	Dlease find the Terms of Agreement on the next nage



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 or EIN. Your savings account, CD, and loan password is the first five characters of your email address and the last four digits of your Social Security Number or EIN of the primary account holder, and can also be found on your 1st Online account. It is your sole 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 of 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 at internetbanking@bankwithlst.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 can request paper copies of electronic communications by contacting us at internetbanking@bankwith1st.com. In your request, please specify the Communication you would like to receive in paper form, and your current mailing address. A \$5.00 fee will be charged for paper copies. You have the right to withdraw your consent to receive electronic disclosures and periodic. statements at any time. To withdraw your consent, you must 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 PDF format and can be saved on 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 agreements, our Privacy Policy or other written disclosures.





