

Federal E-SIGN Act Disclosure and Consent

We are pleased to offer you the opportunity to receive information about your account electronically. If you would like to receive correspondence from us via email, instead of paper copies through the mail, please review this notice and provide your consent. This notice applies to all documents, notices and disclosures that we provide to you relating to the account for which you are applying, except as otherwise prohibited by law.

Please read this Federal Electronic Signatures in Global and National Commerce Act (“E-SIGN”) Disclosure and Consent carefully and print a copy for your records. You can record your consent to the E-SIGN disclosure by clicking on the “I Agree” button at the end of this agreement. By agreeing, you consent to the electronic delivery of any disclosures, agreements, change notices, changes to the terms and conditions of your account and any other documents or notices (together, the “Documents”) that we provide to you relating to your account. You have the right to request a paper copy of any electronic disclosure.

Electronic Delivery of Disclosures and Notices

To use the Electronic Statement Product and to access, receive and retain the Documents, you must provide, at your own expense, an Internet connected device that is compatible with this financial institution’s Online Banking deployed at the time of access. Your device must meet the minimum requirements outlined below. You confirm that your device will meet these specifications and requirements and will permit you to access and retain the Documents electronically each time you access and use Online Banking.

To keep a copy of any document that you view online, you may print the document by selecting “Download.” Select your printer and click on OK or select Save to retain a copy on your PC. You should not sign up for Online Banking using a public computer.

If you do not want to receive the Documents electronically, you should exit this area of our website. **If you do not consent to receiving the Documents electronically, you will not be able to receive account statements electronically.**

System Requirements to Access Information

To receive an electronic copy of the Documents you must have the following equipment and software:

-A personal computer or other device that is capable of accessing the Internet. Your access to this page verifies that your system/device meets these requirements.

-An Internet web browser capable of supporting 128-bit SSL encrypted communications, which requires a minimum web browser version of Microsoft® Internet Explorer version 6.0 (available for downloading at <http://www.microsoft.com/windows/ie/downloads/default.asp>) and your system or device must have 128-bit SSL encryption software.

-You must have software that enables you to receive and access Portable Document Format or “PDF” files, such as Adobe Acrobat Reader® version 8.0 and above (available for downloading at <http://www.adobe.com/products/acrobat/readstep2.html>). Your access to this page verifies that your system/device has the necessary software to permit you to receive and access PDF files.

Withdrawal of Electronic Acceptance of Disclosures and Notices

You may withdraw your consent to receive statements in electronic form for any of your accounts by contacting us using the contact information located on our website. We may treat your provision of an invalid email address or the subsequent malfunction of a previously valid address or cancellation of participation in our online banking product as a withdrawal of your consent to receive electronic statements. We may impose a fee to process the withdrawal of your consent to receive electronic statements. Any withdrawal of your consent to receive electronic statements will be effective only after we have a reasonable period of time to process your withdrawal.

How to Update Your Records

It is your responsibility to provide us with true, accurate and complete e-mail address, contact, and other information related to this Disclosure and your account(s), and to maintain and update promptly any changes in this information. You can update such information (such as your e-mail address) by contacting us using the contact information on our website at www.fsbnewcastle.com or at 307-746-4411.