

E-Sign Agreement

This **BancCentral National Association** Online E-Sign Agreement (“Agreement”) contains important information about Electronic Statements, also referred to as “E-Statements”. You should keep a copy of this Agreement for your Files.

This **Agreement** applies to each account you select now, or in the future (“Accounts”), for which electronic statements are available. The words “**we**”, “**us**”, and “**our**” mean **BancCentral National Association**, and the words “**you**” and “**your**” mean you the individual(s) or entity that is identified on the Accounts as the **Owner**, or **Authorized Signer**, or **Holder** on the Accounts. As used in this Agreement, “Statement” means any periodic statement, billing notice, or other information related to your Accounts, including but not limited to, information that we are required by law to provide to you in writing.

Scope of Statements Provided in Electronic Form

When you select “**Online Only**” with respect to your Accounts, you agree that we may provide you with any communications relating to your Accounts in electronic format, and we may discontinue sending paper communication to you, unless and until you withdraw your consent as described below. Your consent to receive electronic communications and transaction includes but is not limited to:

- Initial disclosures or agreements for your Accounts &/or payment features
- Periodic statements, billing notices, or maturity notices for your Accounts
- Notices or disclosures of a change in terms of Accounts or payment features

Privacy policies or disclosures

All E-Statements we provide to you in electronic form will be accessed through your **BancCentral National Association** On-Line banking account. We may send you a paper statement as well as the electronic version. **BancCentral National Association** reserves its rights to convert to **e-form** statements only.

All statements in either electronic or paper format from us to you will be considered “in writing”. You should print or download a **Copy** of this **Agreement** for your records. Please print electronic documents you file.

In the event our system is unavailable, We reserve the right, but assume no obligation, to provide a paper (instead of electronic) copy of any Statement that you have authorized us to provide electronically. If you receive a “print” copy of your statement, You may have only “Inquiry” Access to the e-form.

Hardware and Software Requirements

In order to access, view, print and retain E-Statements that we make available to you, you must have:

- A **BancCentral National Association** On-Line banking account.
- A **Personal Computer (PC)** with connections to the internet capable of receiving, accessing, displaying, and either - printing or storing- statements received in electronic format from the Bank.
- A current version of computer operating software and internet browser.
- An Internet Browser that supports **256 bit** encryption.

– A valid **e-mail account** (with recommended anti-virus & anti-spyware).

– Sufficient electronic storage capacity on your computer's hard drive.

Online Statements are provided in **PDF format**. To download the most current version of "Adobe Acrobat" go to www.adobe.com for the website or if need to add "Acrobat Reader" go to www.adobe/products/acrobat/ and Download.

BancCentral National Association will notify you if there is a material change in hardware or software requirements that creates a risk that you will not be able to access or retain subsequent E-Statements. If you are unable to update your system you will then have the right to withdraw your consent to receive E-Statements without incurring any fees or consequences not previously disclosed and request to be placed on Hard Copy Again.

How to Update Your Records

It is your responsibility to provide us with a true, accurate and complete: e-mail address, contact and other information related to this Agreement and your Accounts, and to maintain and update promptly any changes in this information. You may update such information by calling us by phone at **1-800-256-4653**. You may also mail the bank a Written Notice but we request you date and sign the form.

Requesting Paper Copies

We will not send you paper copies of any E-Statement on Accounts where you have consented to receive E-Statements unless requested in writing. You can print a paper copy, or inquire on of any E-Statement yourself; E-Statements will be available on line for multiple months backwards. If you need to request a paper copy, contact us by calling **1-800-256-4653**. We may charge you a reasonable service charge for the delivery of paper copies of any statements you have elected to receive electronically. Please refer to the Bank's current service charge schedule.

How to Withdraw Your Consent

You may withdraw your consent to receive communications in electronic form for any of your Accounts at any time by using your online banking account or by calling us at **1-800-256-4653**. or mail a Request.

We may impose a "reasonable fee" to process your withdrawal of consent to receive E-Statements. Any withdrawal of your consent will be effective after Community Financial Bank has had a reasonable period of time to process your withdrawal request. The withdrawal will not affect postings to the Account.

Termination

We reserve the right, in our sole discretion, to discontinue the provision of your E-Statement, or to terminate or change the terms and conditions by which we provide E-Statements. We will provide you with notice of any termination or change as required by law.

Initialization of a **BancCentral National Association Online Account** will be considered "YOUR" acceptance of the **Terms of this Agreement**.