

### Agreement to Receive Electronic Communication

This disclosure documents your consent to conduct transactions electronically and to electronically receive disclosures and notices relative to the accounts you are applying to open with us online. Agreeing to accept disclosures electronically means that once the Bank presents them to you electronically, they will apply to you and your accounts.

Electronic acceptance of disclosures means that the Bank will not mail them to you unless requested by you at a later date. To request a hard copy of a disclosure or to have all future disclosures provided to you in hard copy, you must write to the address provided below, or contact a Bank representative at the phone number provided.

Once you consent, you will be able to apply for accounts online.

You understand that prior to consenting, that the following applies:

1. **Your consent to use electronic records and signatures.** Disclosures, notices, records and other information we provide to you may be in electronic form.
2. **Your option to receive paper copies.** If we provide you with electronic records and you want a copy in paper, you may contact us and request a paper version.
3. **Your consent covers all online products and services.** Your consent covers all of your transactions relating to each product or service that you agree to obtain or access electronically through our website and remains in effect until you withdraw your consent.
4. **Method of providing communications to you in electronic form.** All communications that we provide to you in electronic form will be provided either (1) via e-mail, (2) by access to a website that we will designate in an e-mail notice we send to you at the time the information is available, (3) to the extent permissible by law, by access to a website that we will generally designate in advance for such purpose, or (4) by requesting you download a PDF file containing the communication.
5. **Communication in writing.** All communications in either electronic or paper format from us to you will be considered "in writing". You should print or download for your records a copy of this Agreement and any other communication that is important to you.
6. **You may withdraw your consent at any time.** You have the right to withdraw your consent at any time and at no cost to you. If you wish to withdraw your consent, you must contact us at the number or address provided below.
7. **You must keep your email or electronic address current with us.** In order to ensure that we are able to provide you with important notices and other information from time to time, you must notify us of any change to your email or other electronic address by notifying us at the number or address provided below.
8. **Federal Law.** You acknowledge and agree that your consent to electronic communications is being provided in connection with a transaction affecting interstate commerce that is subject to the Federal Electronic Signatures in Global and National Commerce Act, and that you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.
9. **Hardware and software you will need.** In order to access Electronic Communications through Liberty National Bank you will need an electronic device with internet access and a compatible browser. If you experience any problems, please contact Liberty National Bank at 855-351-2265. You are solely responsible for the equipment you use to access the Services. We are not responsible or liable for errors or delays or your inability to access Services caused by your equipment or for any other reason. We are not responsible for the cost of upgrading your equipment to stay current with the Services nor are we responsible, under any circumstances, for any damage to your equipment or the data resident thereon. You must also have:
  - **An active email account.**
  - **A current version of a program that accurately reads and displays PDF files (such as Adobe Acrobat Reader).**

Please indicate your consent to use electronic records and signatures by checking the "I Accept" box below. By providing your consent, you are also confirming that you have the hardware and software described above, that you are able to receive and review electronic records and that you have an active email account. You are also confirming that you are authorized to, and do, consent on behalf of all the co-owners of your accounts.

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