

## ELECTRONIC CONSENT AGREEMENT

In this Electronic Consent Agreement, "you" and "your" refer to the person seeking to open one or more accounts electronically. "We", "us", and "our" refer to The First National Bank of McGregor.

This Electronic Consent Agreement documents your consent to conduct transactions electronically and to electronically receive disclosures, notices, and communications relative to the account or accounts you are applying to open with us electronically. The Electronic Consent Agreement also describes your rights relative to conducting transactions electronically and to electronically receiving disclosures, notices, and communications as well as the consequences of withdrawing your consent. We recommend you print or otherwise retain a copy of this Electronic Consent Agreement and all disclosures, notices, and communications related to the account or accounts you are opening with us.

Once you consent, you will be able to apply to open accounts electronically. If you do not consent, you will not be able to apply electronically. However, regardless of whether you consent, you will still be entitled to apply to open other accounts through other methods that we permit, such as in person.

You understand, prior to consenting, that:

- (1) Your consent applies to all communication from us (such as change notices, disclosures, periodic statements, privacy policies, and more);
- (2) If you do not consent electronically, you can do so in person;
- (3) If you want to receive a paper copy of a communication or disclosure in addition to the electronic copy, you can request paper copies by contacting us at (254) 840-2836;
- (4) You can withdraw your consent at any time without consequence by contacting Customer Support: Toll Free, (888) 780-9041, Business Days, (254) 840-2836: 9:00 AM to 5:00 PM; and
- (5) By consenting to conduct transactions and receive communications and disclosures electronically you agree to provide us with the information we need to communicate with you electronically and update us as to any changes in such information by promptly notify us of any change in your email or other electronic address. The information we need is updated contact information.

We reserve the right to provide any communication in paper form, rather than electronically. Except as otherwise provided by law or in other agreements, you can give us all notices regarding your deposit accounts electronically by email or online banking forms and messages except for account opening by telephone or U.S. Mail. However, we reserve the right to have any notices confirmed in writing upon our request.

### Hardware and Software Requirements

The minimum hardware and software system requirements to receive and keep the electronic communications and disclosures are the same as for our online or mobile banking services. Current Version of Firefox, Google Chrome, Microsoft Internet Explorer and Safari.

### Duration

This agreement and consent shall remain in effect until you tell us that you no longer want to receive Documents electronically by sending us notice Withdrawing Your Electronic Acceptance of Documents.

### Online or Mobile Banking

We require you to have an online or mobile banking relationship with us to facilitate the electronic communications described above.

### Contact Information

Customer Support: Toll Free, (888) 780-9041,  
Business Days, (254) 840-2836: 9:00 AM to 5:00 PM  
TFNB Your Bank for Life  
P.O. Box 387, McGregor, Texas 76657-0387  
info@tfnbtx.com  
www.tfnbtx.com/TFNB Mobile App

### Consent

By clicking "I Agree" you consent and agree to the terms and conditions in this Electronic Consent Agreement.