

# FLANAGAN STATE BANK

## ELECTRONIC DISCLOSURE AGREEMENT

### ELECTRONIC DELIVERY OF DISCLOSURES AND NOTICES

By accepting this Electronic Disclosure Agreement, you consent and agree that we may provide to you, certain disclosures and notices related to your loan application, in electronic form, in lieu of paper form. The disclosures and notices included in this consent are noted below.

### DISCLOSURES AND NOTICES INCLUDED IN THIS CONSENT

Your consent to receive e-disclosures covers the disclosures and notices we are required to provide you in conjunction with your mortgage loan application. This includes all disclosures and notices required by the Real Estate Settlement Procedures (RESPA), Regulation Z (Truth-in-Lending Act), Regulation B (Equal Credit Opportunity Act), the Flood Disaster Protection Act, Home Mortgage Disclosure Act, Fair Credit Reporting Act, Fair and Accurate Credit Transaction Act, Homeowner Protection Act and all notices required in conjunction with your loan application, as well as your property appraisal.

### HARDWARE, SOFTWARE, AND OTHER SYSTEM REQUIREMENTS

**Computer Hardware, Software and Other Requirements.** You must have the following listed items and features in order to receive Disclosures electronically, to print copies of the Disclosures, and to retain electronic copies of the Disclosures:

- A personal computer with monitor, keyboard and mouse capable of accessing the Internet and sending and receiving email:
  - If you use Windows: 1.3GHz or faster processor; Microsoft Windows XP with Service Pack 3 for 32 bit or Service Pack 2 for 64 bit; Windows Server® 2003 R2 (32bit and 64 bit); Windows Server 2008 or 2008 R2 (32 bit and 64 bit); Windows 7 (32 bit and 64 bit); Windows 8 or 8.1 (32 bit and 64 bit); 256 MB of RAM (512MB recommended); 320 MB of available hard -disk space
  - If you use Macintosh: PowerPC® G4, PowerPC G5, or intel processor; Mac OS X v10.4.11-10.5.8 (PowerPC); Mac OS X v10.4.11-10.6.3 (Intel); 128MB of RAM (256MB recommended); 405MB of available hard-disk space (additional space required for installation)
- Internet Access
- One of the following Internet browsers:
  - Chrome 31.0 or higher
  - Microsoft Internet Explorer 8 or higher
  - Mozilla Firefox ESR and 23.0 or higher
  - Safari 6.1 or higher
- Adobe Acrobat Reader® version 6.0 or higher
- A valid e-mail address
- A printer capable of printing text screens, if you wish to print copies of the Disclosures

If we change the computer hardware or software requirements, we will provide you with advance notice of the new requirements. You may withdraw your Consent as described in Section 5 above, and you will not be charged any fees as a result of the withdrawal of your Consent.

### ACCESSING YOUR DISCLOSURES, AND NOTICES

To ensure that you are able to read the disclosures and notices in the format in which they will be provided, we will perform a test prior to sending any loan related disclosures or notices. You will receive an email containing "Important Information About Your Mortgage Loan" in the subject line. The email message will instruction you to open the attached Adobe (.pdf) document. The document will provide instructions for confirming receipt of the notice.

**REQUEST FOR PAPER STATEMENTS, DISCLOSURES OR NOTICES**

If you would like to receive a paper copy of any of the documents included in this agreement, you may contact us at the email address, phone number or mailing address at the bottom of this consent.

**RIGHT TO WITHDRAW CONSENT**

You have the right to withdraw your consent to electronic delivery of e-disclosures. To do so, you must contact us at the e-mail address, telephone number or mailing address at the bottom of this consent. If you withdraw your consent to electronic delivery, we will resume sending paper copies of the disclosures and notices.

**CHANGE OF E-MAIL ADDRESS, PHONE NUMBER, MAILING ADDRESS, AND OTHER INFORMATION**

You must notify us immediately of any change in your e-mail address, telephone number, or mailing address. Notification may be made by contacting us at the e-mail address, telephone number, or mailing address and the bottom of this consent. For your security, we will take appropriate steps to verify change requests received via telephone, mail or an e-mail address different from the one previously provided by you.

**ADDITIONAL TERMS AND CONDITIONS**

This agreement is in addition to the terms and conditions described in your disclosures, notices, or any other documentation which relates to your loan application. To the extent that this agreement is inconsistent with any of the terms and conditions contained in other account documents received, this agreement shall be in control relative to electronic disclosures, and notices.

I hereby consent to receive electronic delivery of the disclosures, notices, and documents related to my mortgage loan application. I hereby certify that I have received the Electronic Statement Disclosure Agreement.

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