

Electronic Disclosure Agreement

By accepting this "Electronic Disclosure Agreement", you consent and agree that the Bank may provide you disclosures related to your current account opening electronically. This Disclosure is required by the federal Electronic Signatures in Global and National Commerce Act, known as the E-SIGN Act.

It is highly recommended that you carefully read this disclosure in its entirety and save a copy for your personal records.

The words "we," us," and "our" refer to the Bank, and the words "you" and "your" mean you, the individual(s) or entity identified as the account owners. As used in the Disclosure, "Account" means the account you are applying for with us.

Disclosures and Notices Provided in Electronic Form

You consent that we may provide you with any disclosures related to your account in electronic format, to the extent allowed by law, and that we may discontinue sending paper documents to you, unless and until you withdraw your consent as described below.

Hardware and Software Requirements

To access, view, and retain electronic communications your system will need the following requirements:

- Sufficient electronic storage capacity on your computer's hard drive or other data storage unit;
- An email account with an Internet service provider and email software;
- A personal computer, tablet, or other mobile device, operating system and telecommunications connections to the Internet capable of receiving, accessing, displaying, and either printing or storing Communications received.
- Adobe Reader version 8.0 or higher
- One of the latest two versions of Internet Explorer, Mozilla Firefox, Google Chrome, or Safari.

Note: The Bank is not responsible for any electronic virus or viruses a customer may encounter. It is the Banks recommendation for the customer to perform routine scans for your PC by using a virus protection product.

How to Cancel Electronic Disclosure Consent

You may withdraw your consent to receive account information at any time in electronic form by:

- Contacting your account officer at your local branch
- Writing us at PO Box 42, Clearfield, PA 16830
- Calling us toll free at 1-844-300-0777

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 to maintain and update promptly any changes in this information. You can update such information (such as your email address) by contacting your local branch, writing us at PO Box 42, Clearfield, PA 16830, or calling toll free at 1-844-300-0777.

Termination / Changes

The Bank reserves the right, in sole discretion, to discontinue the provision of your account information electronically, or to terminate or change the terms and conditions on which we provide account information electronically. The Bank will provide you with notice of any such termination or change as required by law.

Customer Consent

By accepting this Electronic Disclosure Agreement, you acknowledge that you have read, understood, and agree to the above provisions and to receive account information electronically that 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 the Bank both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with one another by electronic means.