

E-Sign Disclosure and Consent (Electronic Signatures in Global and National Commerce Act)

This E-Sign Act Disclosure applies to all electronic communications between you and First National Bank. When you consent to this disclosure, you agree to the following terms and conditions.

By law you – a First National Bank customer, are entitled to receive certain information in writing. The Federal E-Sign Act and certain state laws allow First National Bank to provide you with this information electronically with your consent.

In this consent “we”, “us” and “our” refer to First National Bank. “You” and “yours” refers to the person consenting to electronic communication from First National Bank.

Electronic Documents

We will provide various documents and disclosures in an electronic format and discontinue sending them to you in paper form. At any time, you may opt to receive these documents in paper form. The documents that will be sent electronically include, but are not limited to the following:

- Account Statements (You must sign up for Online Banking and electronic statements)
- Electronic Funds Transfer – REG E
- Fee Schedule
- Funds Availability Notice – REG CC
- Online Banking Agreements:
 - E-Statements
 - Mobile Banking
 - Text Messaging
- Privacy Notice
- Truth in Savings - REG DD
- Terms and Conditions
- Other Information

Authorization

You must use our online NetTeller to receive the Documents electronically. You must also provide and maintain a valid email address at all times. Invalid email addresses may be grounds for revoking electronic delivery of the documents.

Electronic Notifications

When we deliver the documents electronically, we will notify you with the email address we have on file. The email alert notification will only inform you of notice availability. Electronic statements and notices will need to be retrieved within your online banking account at www.fnbjasper.com using your personal banking ID and PIN number. You may update your email address safely and securely within your online banking account.

We will never use email to ask you to provide or verify personal or account information. Any email purportedly from us that requests your information or instructs you to click a link or open an attachment may be fraudulent.

Consent Withdrawal

At any time, you may withdraw your consent to the electronic delivery of your documents. Please contact us to request paper documents as follows:

First National Bank
P O Box 700
Jasper, TX 75951
Attn: Shannon Gentry
Phone: 409-384-3486

At our discretion, we may consider an invalid email address as a withdrawal of consent. We will not charge a fee to process your withdrawal of consent, but we may take a reasonable amount of time to process your request.

Updating Records

You are responsible for updating and maintaining your contact and other information with us as it pertains to this disclosure. You may contact us to update this information.

Hardware and Software Requirements

To receive and retain an electronic copy of your eStatements and notices, you must meet the following minimum requirements:

- Personal computer
- Internet access
- Modem or broadband connection
- Browser that supports 128-bit encryption and is on the following list of supported browsers.
 - <http://info://neteller.com/go/Supported-Browsers>
- Personal printer
- Adobe Reader 6.0 or higher
 - <http://get.adobe.com/reader>

To view printer friendly versions of the documents, you will need the most up-to-date version of Adobe Reader. You will also need sufficient file space on your computer to save the documents for your records, unless you print them. Documents will be stored online for the stated length of time.

If these requirements substantially change, we will provide you with an updated disclosure. You must consent to the new disclosure to retain electronic delivery of the documents.

Paper Copies

We are not obligated to provide you a paper copy of the documents authorized to be sent electronically. However, if you would like paper copies without revoking your authorization to electronic delivery, you may either print the documents yourself, or you may request them directly from us. We may charge a fee for this request.

Communication in Writing

In accordance with the E-Sign Act, electronic communication of the documents will be considered “in writing” for the purposes of other federal and state laws.