

FIRST NATIONAL BANK OF EAST TEXAS

Electronic Statement Disclosure Agreement

By accepting the “First National Bank of East Texas Electronic Statement Disclosure Agreement”, you consent and agree that the First National Bank may provide certain disclosures and notices to you in electronic form, in lieu of paper form, including electronic delivery of statements (e-Statements) for your First National Bank deposit account(s).

Note: Consenting to receive Communications under this Disclosure will not automatically enroll you in e-Statements.

Communications Provided in Electronic Form

- You agree that we may provide you with any Communications that we may choose to make available in electronic format, to the extent allowed by law, and that we may discontinue sending paper Communication to you, unless and until you withdraw your consent as described below.
- Your consent to receive electronic communications and transactions includes, but is not limited to:
 - All legal and regulatory disclosures and Communications associated with the Account or the product or service available through Online Banking for your Account.
 - Notices or disclosures about a change in the terms, or change in fees of your Account.
 - Online Banking Agreement
 - Privacy policies and notices
 - Monthly (or other periodic) billing or account statements for your Account(s)
 - Lending disclosures
 - **Note: Your consent to receive electronic communications does not automatically enroll you in e-Statements. You must complete a separate enrollment to stop receiving by U S. Mail paper account statements (and any other types of Communications we may include in e-Statements).**

Method of Providing Communications in Electronic Form

All Communications by the First National Bank to you in electronic form will be provided either:

1. Email,
2. Access to a the First National Bank’s website will notify you that an email notice has been sent to you,
3. You may request a downloadable PDF file containing the Communication.
 - **Note:**At our option, we may treat your provision of an invalid email address, or the subsequent malfunction of a previously valid email address, as a withdrawal of your consent to receive electronic Communications.

- The First National Bank will not impose any fee to process the withdrawal of your consent to receive electronic Communications; however, your access and use of Online Banking may be terminated.
- Any withdrawal of your consent to receive electronic Communications will be effective after a reasonable period of time to process your withdrawal.

How to Request Paper Copies

- The First National Bank will never send you a paper copy of any Communication which is available electronically, unless requested.
- You can obtain a paper copy of an electronic Communication by printing it yourself, or by requesting a mailed paper within a reasonable timeframe after first dispersed.
- To request a mailed paper copy, please call 844-469-2265 (toll free) or 903-943-4100 , or contact your account officer at the nearest First National Bank bank or branch location.
- The Bank may charge you a reasonable service charge for requested mailed copies, but will notify the customer of the charge prior to completing the request.
- The Bank reserves the right, but assume no obligation, to provide a paper (instead of electronic) copy of any Communication that you have authorized us to provide electronically.

Updating Your Records

- You can update information through Online Banking by visiting fnbetx.com or by calling 1-844-469-2265 (toll free) or 903-843-4100 , or contact your account officer at the nearest First National Bank bank or branch location.
- It is the customer's responsibility to provide the First National Bank with accurate and complete email address and contact information.
- It is the customer's responsibility to maintain and update promptly any changes in your information.
- In the event email is returned undeliverable, notifications will be sent to the physical address on file at the Bank.

Hardware and Software Requirements

To Participate in Online Banking and 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 (PC: Pentium 120 Hhz or higher/Macintosh, Power Mac 9500, Power PC 604 processor: 120-MHz Base or higher), 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
- Windows 2000 or later version running either Internet Explorer version 6.0 or higher or Firefox version 3.0 or higher, or Macintosh OSX 10.2 or higher running Safari web browser.
- **Note:** First National Bank is not responsible for any electronic virus or viruses a customer may encounter. It is the Bank's recommendation for the customer to perform routine scans for your PC by using a virus protection product.

Communications in Writing

- All Communications in either electronic or paper format from the Bank to you will be considered "in writing." You should print or download a copy of this Disclosure for your records and any other Communication that is important to you.

How to Cancel Electronic Statements

- You may withdraw your consent to receive Communications at any time in electronic form by:
 1. Calling the First National Bank at either 844-469-2265 (toll free) or 903-843-4100
 2. Contacting your Account officer at the nearest First National Bank bank or branch location.

Termination / Changes

- The First National Bank reserves the right, in sole discretion, to discontinue the provision of your electronic Communications, or to terminate or change the terms and conditions on which we provide electronic Communications. The Bank will provide you with notice of any such termination or change as required by law.
- It may be necessary to change the terms or conditions regarding your statement access. In such an event, the Bank will notify you via email communications or written notification.

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 the Bank both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

