

FRANDSEN BANK & TRUST



ELECTRONIC DISCLOSURE AND AGREEMENT

- A. Your Consent is Required:** You must consent to receiving legal disclosures, agreements, and instructions “Documents” before we can provide them to you electronically. Your consent will apply to the legal Documents that are related to the products you have selected. By proceeding with this application process, you affirmatively consent to receiving the legal Documents electronically that are related to your accounts. If you do not consent to electronic delivery of such Documents, please exit the application now and contact your local Frandsen Bank & Trust Offices to open an account in person.
- B. Withdrawal of Consent:** You have the right to withdraw your consent to receive legal Documents electronically that are related to your accounts. You may withdraw your consent by either closing out of the application process or, if you have opened an account, contact our Loan Support Department at 1-651-242-5757. **If you withdraw your consent, we will terminate your access to electronic Documents.**
- C. Paper Copies and Updating Information:** You may request a paper copy of your related legal Documents by contacting our Loan Support Department at 1-651-242-5757. We will not charge you any fees for providing you a copy of the Documents.
- D. System Requirements to Access the Information:** To receive an electronic copy of the requested Documents, you must have the following equipment and software:
1. You must have a personal computer or other access device, which is capable of accessing the Internet (e.g., you must have a modem and available phone line, a cable Internet connection or some other means of access to the Internet, and you must have an active account with an Internet service provider). Your access to this page verifies that your system meets these requirements.
 2. Your computer or access device must have a compatible browser as listed on www.frandsenbank.com/faq.aspx. Your Internet browser must be capable of supporting 128bit SSL encrypted communications. Your access to this page verifies that your browser and encryption software meets these requirements.
 3. Adobe Acrobat Reader software is required to view online statements and disclosures in Portable Document Format (PDF). If you do not have Adobe Acrobat Reader on your computer, you may go to <http://get.adobe.com/reader/> and follow their instructions to download the program free of charge.
- E. System Requirements to Retain the Information:** In order to keep copies for your records you will need access to a printer or the ability to download information to your computer’s hard drive.