

Frazer Bank

Electronic Statement Disclosure Agreement

By accepting this Electronic Statement Disclosure Agreement, you consent and agree that the **Frazer 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 **Frazer Bank** deposit account(s).

The words “we,” “us,” and “our” refer to the **Frazer Bank**, and the words “you” and “your” mean you, the individual(s) or entity identified on the Account(s). As used in the Disclosure, “Account” means the account you have with us. “communication” means any customer agreements or amendments thereto, monthly billing or account statements, tax statements, disclosures, notices, responses to claims, transaction history, privacy policies and all other information related to the product, service or Account, including but not limited to information that we are required by law to provide to you in writing.

By selecting E-Statements in Online Banking, you will no longer receive paper statements for your Account(s), and you may also receive Disclosures regarding your Account(s) electronically and not in paper form.

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
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Method of Providing Communications in Electronic Form

All communications by the Frazer Bank to you in electronic form will be provided in one of the following methods:

Delivery via internet banking: you will receive an email notifying you that your statement/notice has been delivered; you must log into Frazer Bank’s online banking to view your statement/notice

Delivery via encrypted email attachment: you will receive an email with a password protected attachment which will contain your statement/notice

How to Request Paper Copies

- 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 [contact](#) the nearest Frazer Bank location.
- The Bank may charge you the normal research fee for requested mailed copies.
- The Bank reserves the right, but assumes no obligation, to provide a paper (instead of electronic) copy of any communication that you have authorized us to provide electronically.

Duty to Review Periodic Statements

You must promptly access/review your E-Statement and any accompanying items and notify us in writing immediately of any error, unauthorized transaction, or any other irregularity. If you allow someone else to access your statement, you are still fully responsible to review the statement for any errors, unauthorized transactions, or any other irregularities. Any applicable time periods within which you must notify us of any errors on your account statement(s) shall begin on the E-Statement email notification date regardless of when you access and/or review your E-Statement. If you do not immediately report to the Bank any non-receipt of E-Statements or any error, irregularity, discrepancies, claims or unauthorized debits or items, you shall be deemed conclusively to have accepted all matters contained in the E-Statements to be true, accurate and correct in all respects.

Updating Your Records

- You can update information through Online Banking by visiting fnbaltus.com, or you can [contact](#) the nearest Frazer Bank location.
- It is the customer's responsibility to provide Frazer Bank with an 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.

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 Frazer Bank at 580-482-7700
 2. [Contact](#) the nearest Frazer Bank location.

Termination / Changes

- The Frazer 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.
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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.

YOU UNDERSTAND AND INTEND THAT YOUR CLICKING ON THE "I ACCEPT" BUTTON SHALL OPERATE AS YOUR ORIGINAL SIGNATURE. BY CLICKING ON THE "I ACCEPT" BUTTON, YOU ALSO ACKNOWLEDGE THAT:

- You can access, receive, and retain notices electronically in the formats we use, and affirmatively consent to the receipt of notices electronically;
- You have the necessary computer hardware, software to open a pdf document, and internet access to send and receive the necessary e-mails;
- You expressly consent to the use of electronic records for the electronic delivery of your statements, notices, and any disclosures or other communication sent to you;
- You are authorizing Frazer Bank to replace documents with electronic versions;
- You are consenting on behalf of all other co-owners and/or authorized signers to enroll the accounts you have selected in the service, and that you are authorized to consent on their behalf;
- You are authorized on behalf of the Organization (if applicable) to make this request to enroll accounts for the service;
- You have read and understand the Terms of Use, and have printed or downloaded a copy for your records

Verification Code: BANK1902