



Agreement to Receive Electronic Statements

This disclosure regarding Online Statement E-Sign for Community First National Bank applies to each account you have with Community First National Bank where electronic statements are available.

The words "we," "us," and "our" means Community First National Bank and the words "you" and "your" means you, the individual(s) who is identified on the account as the owner or authorized signer as the account holder on the Account(s). As used in this disclosure, "communication" means any periodic statement, authorization, agreement, disclosure, notice, or other information related to your Account, including but not limited to information that we are required by law to provide to you in writing.

Scope of Communications

When you select "Online Only" with respect to an account, you agree that we will provide you with any communications relating to that account in electronic format. If you request to receive your statement by electronic delivery, you understand and agree that you will no longer receive a paper statement or the documents (i.e. checks or check images) enclosed with the paper statement. Your consent to receive electronic communications and transactions includes, but is not limited to:

- Initial disclosures or agreements for your Account(s) of associated payment features.
- Periodic disclosures or monthly billing statements for your account(s).
- Notices or disclosures about a change in the terms of your Account(s) or associated payment feature.
- Privacy policies and notices.

Method of Providing Communications

All communications that we provide to you in electronic form will be provided either (1) via e-mail at the e-mail address you specify on this disclosure, (2) by access to a web site that we will designate in an e-mail notice we send you notifying you when your statement becomes available to access, or (3) to the extent permissible by law, by access to a web site that will generally be designated in advance for such purpose. Your paper statement will be delivered for one statement cycle after today's date; then you will no longer receive a paper statement delivered by mail. You should print or download for your records a copy of your Community First National Bank Online Statements and any changes to that authorization. You do have the ability to request a paper copy of an electronic communication by contacting us by telephone at (785) 323-1111.

We may charge you a reasonable service charge for the delivery of paper copies of any communication provided to you electronically pursuant to this authorization.

Withdrawing Consent

You may withdraw your consent to receive communications in electronic form for any of your accounts by contacting us via email at cfnbmanhattan@cfnb.bank or by contacting us at (785) 323-1111. We may treat your provision of an invalid

email address or the subsequent malfunction of a previously valid address as a withdrawal of your consent to receive electronic communications. Any withdrawal of your consent to receive electronic communications will be effective only after we have a reasonable period of time to process your withdrawal. Charges may apply to receive paper statements.

Updating Information

It is your responsibility to provide us with accurate and complete information regarding e-mail address, contact, and other information related to this disclosure and your account(s), and to maintain and update promptly any changes in this information. You can update such information on our website by contacting us via email at cfnbmanhattan@cfnb.bank or by contacting us at (785) 323-1111.

Termination or Changes of E-Statement Information

We reserve the right, in our 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. We will provide you with notice of any such termination or change as required by law.

Software and Hardware Required

In order to access, view, and retain electronic communications that we make available to you, you must have:

- MS Edge; Chrome (current version); Safari 10.0 (or higher); or Firefox (current version)
- Adobe (R) Acrobat (R) Reader (R) 7.0 or Higher
- An e-mail account with an internet service provider and e-mail software in order to participate in our electronic communications programs.

These minimum requirements may change from time to time, with or without advance notice. Ensuring compliance with this requirement shall solely be your responsibility.

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

By clicking on the below link and submitting the enrollment form, you consent to the electronic delivery of your periodic statement and all notices (including any change in terms) which are included with the paper statements and acknowledge that you have the necessary software to view and save PDF Files, which allow you to view your statement online. Please refer to the Online Banking Terms and Conditions for additional information.

[Click here to complete enrollment](#)