

Agreement to Receive or Access Electronic Disclosures, Notices and Statements (E-Statements)

After you read the following information, you may agree to receive E-Statements to replace all of your future paper account statements by clicking on the "I Accept" button below and signing this Agreement electronically. If you agree and select E-Statements, you will also be agreeing to electronic delivery of certain disclosures, account-related notices and other regulatory information that you would normally receive in paper form.

By this agreement, you understand and agree that FSNB, National Association ("FSNB") may provide to you in electronic format only, by electronic e-mail or website posting, certain disclosures, notices and statements regarding your account(s) and/or other programs, products or services that are or may in the future be made available to you.

Email Notifications and E-Statements: How They Work

With E-Statements, we will send you an email notification, at the email address you provide, each time your new statement is ready for viewing. The email notification will contain a URL for you to access FSNB Online Banking. After you log in, you will find your E-Statement by clicking the Statements/Notices tab. Select an account from the drop down and click on View Statement/Notice. At the time you agree, we will begin to maintain your account statements electronically beginning with your next account statement. The system will then maintain 18 months of statements for your access.

Email delivery of the notification for your account statement(s) with a URL to our secure Web site can offer significant advantages in terms of speed, convenience and security. You will be able to print your E-Statements and you may save E-Statements by downloading the documents in PDF format. In order to generate the PDF version, you will need to have Adobe Acrobat Reader on your computer, tablet or smartphone.

FSNB will use its best efforts to promptly deliver E-Statements, and delivery will be effective upon placing the materials on FSNB Online Banking for your review. It is your responsibility to periodically logon and check the delivery of E-Statements. FSNB is not obligated to monitor whether or not you retrieve your E-Statements.

Hardware and Software Requirements

In order to receive the email notification that your statement is ready, you will need access to a computer, tablet or smartphone that allows you to receive email and an account with an email service provider compatible with your email software and a phone number. Check any email filtering software that you may be using to ensure that it does not screen out email notifications from FSNB. You are responsible for the use and protection of your password, account numbers, and email address information. It is recommended that your PC or Macintosh has at least 1 GHz processor and 1 GB of RAM.

To access and retain documents electronically, you must have on your computer, tablet or smartphone and maintain:

- Enrollment in FSNB Online Banking
- One of the following operating systems:

- Microsoft Windows current version
- Mac OS current version
- iOS current version
- Android current version
- Windows Phone, Blackberry, and Kindle Fire are NOT supported
- One of the following Internet Browsers, any of which supports HTML 5 and SSL-encryption (You may be required to enable pop-ups or disable cookies in order to properly view your E-Statements using some versions of the browsers listed below)
 - The latest version of Internet Explorer,
 - The latest version of Mozilla Firefox, Safari, or Google Chrome
- PDF Reader to view downloaded documents
- A printer connected to your PC or sufficient hard-drive space (approximately 10 MB) to save the Communications; and
- Internet access via dial-up, DSL, Cable Modem, Wireless Access Protocol, or equivalent that supports the requirements above.

Email Address Changes or Unsuccessful Email Notification Deliveries

In the event that you change your email address, it is your responsibility to provide us with a new address for your E-Statement notifications. To change your email address, sign on to FSNB Online Banking and click on "Settings" then click on "Address Change" and change your email address. You can also change your email address by calling FSNB Customer Service at 1-800-749-4583 or writing to us at P.O. Box 33009, Fort Sill, OK 73503

At our discretion, we may send you a paper notification by U.S. mail informing you that your E-Statement is ready. If we receive notification of an email delivery error, we will send you a letter explaining that we have had to discontinue your enrollment in E-Statements. The letter you receive will provide instructions on how you can enroll again. In the meantime, we will send you paper statements by U.S. mail. A fee might be assessed for paper statements depending on your account type. Please consult a bank representative or current account disclosure for possible fee information.

Agreement to Receive Other Regulatory and Account-Related Information

When you agree to electronic delivery of your account statements, you will also be agreeing to future electronic delivery of disclosures, account-related notices and regulatory inserts. This includes but is not limited to required annual disclosures, changes in account terms, insufficient funds notices, etc.

The Effect of Your Agreement and Any Future Withdrawal of Agreement

Even if you agree to E-Statements, you will always be able to request a paper statement. A fee may apply for each paper statement requested. You may withdraw your agreement to receive E-Statements at any time by calling us, sending instruction through Secure Messages, or writing to us at P.O. Box 33009, Fort Sill, OK 73503. If you do so, we will resume sending you paper statements the following month in which a statement is generated. A fee might be assessed for paper statements depending on your account type. Please consult a bank representative or current account disclosure for possible fee information.

Read Your E-Statements

You are responsible for accessing and reading your E-Statements. E-Statements contain important and legally binding notices, information and conditions. E-Statements will not be denied legal effect because they are in electronic form. It is your responsibility for promptly notifying FSNB if any E-Statement is not accessible or not readable or is not complete.

Amendment of this Agreement

FSNB may amend this Agreement at any time. FSNB will notify you of any amendment by providing online notice to you of the change. You will have agreed to the amendment made by FSNB, unless you withdraw your agreement as described above, within ten (10) calendar days from delivery of the amendment.

Limitations of Liability

FSNB will not be liable to you or any other person for any loss or damage that arises from: (i) your failure to comply with the hardware and software requirements contained in this Agreement; (ii) your failure to access and review E-Statements; (iii) any failures with the computer and software you are using; (iv) any errors and delays in internet transmissions; (v) the electronic transmission of information through insecure email; and (vi) any technical failure beyond FSNB's reasonable control.

Retain Copies for Your Records

You should print or download and keep a copy of this Agreement as well as any other Communication for your permanent records. We recommend that you print and download a copy of this Agreement both before and after you click on the "I Accept" button, to help ensure that you have the required hardware and software you need to access your information in an electronic format.

Your Agreement

By clicking on the "I Accept" button, you acknowledge and demonstrate that you can access the email notifications informing you that your E-Statements are ready, and that you can access the E-Statements, disclosures, notices and regulatory information in the format described above. Additionally, by clicking on the "I Accept" button you are signing this electronic agreement. This Agreement is effective on the date and time of FSNB's receipt and confirmation of this agreement and signature. You understand that you should contact us to report any problems with your E-Statements. If you would prefer to continue to receive paper statements alone, simply click "I Decline."