

## **E-Sign Authorization and Agreement to Receive Electronic Disclosures and Notices**

I authorize First Community Bank to use my electronic signature for all documents and agreements relating to this account until I close all my accounts with First Community Bank or until I provide written notice of my withdrawal of consent. Withdrawal of consent shall be in writing and mailed to First Community Bank, Attention: Customer Service Department, 1325 Harrison Street, Batesville, AR 72501. This consent is to permit an electronic signature in lieu of a hand-written signature on any account documents. I agree that my electronic signature will be enforceable to the full extent of an original hand-written signature. I agree that my electronic signature on account documents will be enforceable in federal court, state court, arbitration and any other legal or regulatory setting. I agree that I will not raise any defenses or claims attempting to invalidate the enforceability of the account documents bearing my electronic signature.

I agree to receive account opening disclosures and notices relating to this account application electronically. I may revoke this Agreement at any time by either sending notice electronically in an E-mail to First Community Bank at [customerservice@firstcommunity.net](mailto:customerservice@firstcommunity.net) or in writing mailed to First Community Bank, Attention: Customer Service Department, 1325 Harrison Street, Batesville, AR 72501 at which time, after processing, I will eligible be to receive such notices and disclosures in paper form at no charge.

I understand that for accounts with multiple owners, only one account owner needs to authorize the service. In accordance with the terms of the First Community Bank deposit account agreement, all account owners will be bound by the decision of the account holder who authorizes this service.

I understand and agree that even though I have agreed to receive disclosures and notices electronically, I may contact the Bank by telephone or E-mail to request that the Bank send a paper copy of a disclosure and notice that has already been sent or is available electronically, and that the Bank will charge a fee for that service. I agree that such fee will be deducted from any account that I own at the Bank. I agree to maintain a valid, active e-mail address. I must promptly notify the Bank of any change in my E-mail or postal address by contacting the Customer Service Department at 870-612-3400 or by E-mail at [customerservice@firstcommunity.net](mailto:customerservice@firstcommunity.net).

## **Funds Transfer Service Using Mobile Banking For Accounts Subject To The Electronic Funds Transfer Act**

Some of the transactions originated in Mobile Banking may be governed by the Electronic Funds Transfer Act and/or Regulation E. This governs accounts established by natural persons whose primary purpose is for personal, family, or household use. I understand I will receive these disclosures at account opening, located in the Account Terms and Conditions, in the Electronic Fund Transfers Your Rights and Responsibilities section. It covers all requirements regarding electronic transfers and transfer limitations.

I understand that my access in Mobile Banking allows me to be able to transfer funds, make payments, get account information, and makes deposits.

I agree I may be charged access fees by my cell phone provider based on my individual plan. Web access is needed to use this service. I understand I will need to check with my cell phone provider for details on specific fees and charges.

### **Hardware and Software Requirements:**

I understand that, in order to receive such disclosures electronically, I must have:

- an Internet web browser which is capable of supporting HTML and 128-bit SSL encryption;
  - connection to the Internet;
  - a current version of a program that accurately reads and displays Portable Document Format or "PDF" files, such as Adobe® Acrobat Reader® version 8.0 or above (available for downloading at <https://get.adobe.com/reader/>); and
  - a computer or other device which is capable of supporting all of the above.
- I will provide and maintain electronic storage space to retain Notices in electronic form and understand that I will need a printer if I wish to retain Notices in paper form.

I understand that in the event I experience difficulties or have questions regarding notices or disclosures I can contact the Customer Service Department by telephone or E-mail.

I understand that if in the future, the Bank upgrades its Internet delivery system, with the result that I may need upgraded hardware and/or software that differs from the hardware and software requirements previously described, I may revoke this Agreement, without the imposition of fees, by either sending notice electronically in an E-mail to First Community Bank at [customerservice@firstcommunity.net](mailto:customerservice@firstcommunity.net) or in writing mailed to First Community Bank, Attention: Customer Service Department, 1325 Harrison Street, Batesville, AR 72501 at which time, after processing, I will be eligible to receive such notices and disclosures in paper form at no charge.

I understand and agree that the Bank retains the right, to the extent permitted by law, to amend this agreement in the future by providing me with written notice of such changes sent to my last known mailing address or by providing electronic notice of such changes sent to my last known E-mail address. In the future, should the Bank, by law or regulation, be permitted to deliver additional notices or disclosures to which I am entitled, I hereby agree to receive such notices or disclosures in electronic format sent to my last known E-mail address.

Use of this service is subject to all applicable federal, state and local laws and regulations, and unauthorized use of the service is strictly forbidden.

By clicking on "I agree," I confirm that I meet the hardware and software requirements required for me to access, view and print my disclosures and notices as contemplated under this Agreement.

By clicking on "I agree," I also agree to the terms and conditions of this Agreement.

**IMPORTANT: PLEASE PRINT AND RETAIN THIS AGREEMENT FOR YOUR RECORDS.**