

ELECTRONIC STATEMENT DISCLOSURE AGREEMENT

By accepting Franklin Bank & Trust Company Electronic Statement Disclosure Agreement, you consent and agree that Franklin Bank & Trust Company 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 Franklin Bank & Trust Company deposit or loan account(s).

❖ **Note:** Consenting to receive Communications under this Disclosure will not automatically enroll you in e-Statements.

The words "we," "us," and "our" refer to Franklin Bank & Trust Company, 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
 - Initial disclosures or agreements for your loan
 - Notices or disclosures about a change in the terms of your loan
 - Appraisals
- ❖ **Note:** Your consent to receive electronic communications does not automatically enroll you in e-Statements. You must complete a separate enrollment to stop receiving by U S. Mail paper account statements (and any other types of Communications we may include in e-Statements).

Method of Providing Communications in Electronic Form

All Communications by Franklin Bank & Trust Company to you in electronic form will be provided by either:

1. Email,
2. Access to Franklin Bank & Trust Company's website will notify you that an email notice has been sent to you,
3. You may request a downloadable PDF file containing the Communication.

FRANKLIN BANK & TRUST COMPANY

- At our option, we may treat your provision of an invalid email address, or the subsequent malfunction of a previously valid email address, as a withdrawal of your consent to receive electronic Communications.
- Franklin Bank & Trust Company will not impose any fee to process the withdrawal of your consent to receive electronic Communications; however, your access and use of Online Banking may be terminated.
- Any withdrawal of your consent to receive electronic Communications will be effective after a reasonable period of time to process your withdrawal.

How to Request Paper Copies

- Franklin Bank & Trust Company will never send you a paper copy of any Communication which is available electronically, unless requested.
- You can obtain a paper copy of an electronic Communication by printing it yourself, or by requesting a mailed paper copy within a reasonable time frame after first dispersed.
- To request a mailed paper copy, please call 888-586-7121 (toll free) or 270-586-7121, or contact your account officer at the nearest Franklin Bank & Trust Company or branch location.
- The Bank may charge you a reasonable service charge for requested mailed copies, but will notify the customer of the charge prior to completing the request.
- The Bank reserves the right, but assume no obligation, to provide a paper (instead of electronic) copy of any Communication that you have authorized us to provide electronically.

Updating Your Records

- You can update information through Online Banking by visiting www.fbtco.com or by calling 888-337-0083 (toll free) or 270-586-7121, or contact your account officer at the nearest Franklin Bank & Trust Company or branch location.
- It is the customer's responsibility to provide Franklin Bank & Trust Company with accurate and complete email address and contact information.
- It is the customer's responsibility to maintain and update promptly any changes in your information.

Hardware and Software Requirements

To receive an electronic copy of Documents and Participate in Online Banking and to access, view, and retain electronic Communications your system will need the following requirements:

- A personal computer or other device that is capable of accessing the Internet. Your access to this page verifies that your system/device meets these requirements.
- An Internet web browser capable of supporting 128-bit SSL encrypted communications, which requires a minimum web browser version of Microsoft® Internet Explorer version 6.0 (available for downloading at <http://www.microsoft.com/windows/ie/downloads/default.asp>) and your system or device must have 128-bit SSL encryption software. Your access to this page verifies that your browser and encryption software/device meets these requirements.
- You must have software that enables you to receive and access Portable Document Format of "PDF" files, such as Adobe Acrobat Reader® version 8.0 and above (available for downloading at <http://www.adobe.com/products/acrobat/readstep2.html>). Your access to this page verifies that your system/device has the necessary software to permit you to receive and access PDF files.

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❖ **Note:** Franklin Bank & Trust Company is not responsible for any electronic virus or viruses a customer may encounter. It is the Bank's recommendation for the customer to perform routine scans for your PC by using a virus protection product.

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.
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How to Cancel Electronic Statements

- You may withdraw your consent to receive Communications at any time in electronic form by:
 1. Calling Franklin Bank & Trust Company at either 888-586-7121 (toll free) or 270-586-7121
 2. Contacting your Account Officer at the nearest Franklin Bank & Trust Company or branch location.
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Termination / Changes

- Franklin Bank & Trust Company 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.

CONSENT

By signing below, you consent to receive disclosures and notices electronically and agree to the terms and conditions as described above.

Yes, I agree to receiving disclosures via e-mail.

Authorized Signer _____ Date _____ email address _____

Authorized Signer _____ Date _____ email address _____

Bank Authorized Representative _____ Date _____