

FARMERS BANK OF MILTON

ELECTRONIC DELIVERY OF BANK STATEMENTS/NOTICES CONSENT AND DISCLOSURE

For Farmers Bank of Milton to begin forwarding your Bank Statements and/or Notices to you electronically, we need your consent. Please review the information below prior to giving your consent. By agreeing to have your Bank Statements/Notices sent electronically, you also agree to notify the Bank immediately by telephone, or in person, of any change in your email address or any errors or complications relating to your electronic receipt or access of your Bank Statements or Notices. Our goal is to provide you with an easy and convenient way to receive your periodic Bank Statements.

The federal Electronic Signature Act (E-Sign) allows us to offer electronic disclosures through our Farmers Bank of Milton website, provided that you have the right to choose whether or not you wish to accept them. This Paperless Statement E-Sign Disclosure agreement applies to each account you have listed in the Account Section of this document.

The words “we,” “us” and “our” mean **Farmers Bank of Milton**, and the words “you” and “your” mean **you**, the individual(s) or entity identified on the Account(s) listed in the Account Section of this document. As used in this Agreement, “Disclosure” means any account 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 in writing.

Receiving Electronic Disclosures. Before you consent to receiving Electronic Disclosures in connection with any Farmers Bank of Milton online service, you should have equipment that will access, receive, and retain disclosures electronically using an up-to-date internet web browser with capabilities to support a minimum of 128-bit encryption. Also, to view your Account Statements, Adobe Reader or any other PDF reader is required. Your Account Statements will be available electronically for 365 days from date of delivery.

Right to request paper copies. To request a paper copy, contact us at 1-800-826-5766 or 502-268-5256. You may incur a fee for the delivery of paper copies of any Electronic Disclosure provided to you. We reserve the right, but assume no obligation, to provide a paper (instead of electronic) copy of any Electronic Disclosure. We will not send you a paper copy of any Electronic Disclosure unless you request it or we otherwise deem it appropriate to do so. You may obtain a paper copy of an Electronic Disclosure provided to you electronically either by printing it yourself or by requesting that we mail you a paper copy.

Procedures for withdrawing your consent. In the event you decide to withdraw your consent to receive Electronic Disclosures, you must notify us in writing or by telephone which online account or service for which you require written disclosures. We will mail our Disclosures to you at the address currently on file in the bank’s records for your particular account or service. We will not impose a fee to process the withdrawal of your consent to receive Electronic Disclosures.

We may treat an invalid email address or the subsequent malfunction of a previously valid address as a withdrawal of your consent to receive Electronic Disclosures. If you withdraw your consent to receive

Electronic Disclosures, the withdrawal will become effective only after we have a reasonable period of time to process your withdrawal.

How to contact us. If you decide to withdraw your consent to receive Electronic Disclosure, or wish to update personal information including your e-mail address, or if you would like to receive a printed copy of any disclosure, contact us at:

FARMERS BANK OF MILTON
ATTN: BOOKKEEPING
41 FERRY ST
MILTON KY 40045
502-268-5256
800-826-5766

Enrollment. Enrolling for Electronic Disclosures will allow you to receive your Bank Statement or notices through the convenience and security of Internet Banking. You will receive a notice by email when your Electronic Disclosure is available to retrieve. To be eligible to receive Electronic Disclosures, you must:

Have an access ID and Password for Internet Banking.

Agree that you will no longer receive a paper copy of your statement delivered through U. S. Mail.

Notify the bank if your email address changes.

Termination/Changes. We reserve the right, at our sole discretion, to discontinue the provision of your Electronic Disclosures, or to terminate or change the terms and conditions on which we provide Electronic Disclosure, including any applicable discount for receiving Paperless Statement. We will provide you with notice of any such termination or change as required by law.