

First State Bank of Uvalde

Electronic consumer or Commercial Loan Disclosure Agreement

By accepting the First State Bank of Uvalde's Consumer or Commercial Loan Electronic signature Disclosure Agreement", you consent and agree that the First State Bank of Uvalde may provide you disclosures and or loan agreements pertaining to any current or pending consumer or commercial loan or loan application to you in electronic form. This Disclosure is required by the federal Electronic Signatures in Global and National Commerce Act, known as the E-SIGN Act.

Note: It is highly recommended that you carefully read this disclosure in its entirety and save a copy for your personal records.

The words "we," "us," and "our" refer to the **First State Bank of Uvalde**, and the words "you" and "your" mean you, the individual(s) or entity identified on the consumer or commercial loan. As used in the Disclosure, "Account" means the account you have with us.

Scope of communications to be provided in Electronic Form

This Notice applies only to communication regarding your consumer or commercial loan with First State Bank of Uvalde. **PLEASE NOTE:** Consenting to receive electronic communications under this notice will not automatically enroll you in Online Banking, E-statements, Mobil Banking, or any other electronic services offered by First State Bank of Uvalde.

Method of Providing Communications in Electronic Form

All Communications we provide to you in electronic form will be provided through a secure e-mail requesting you download a PDF file containing our documents.

Disclosures and Notices Provided in Electronic Form

- You consent and agree that First State Bank of Uvalde may provide you disclosures and or loan agreements pertaining to any current or pending consumer or commercial loan or loan application in electronic form to the extent allowed by law, and that we may discontinue sending paper documents to you, unless and until you withdraw your consent as described below.
- If you choose to not consent to receive electronic communications and transactions, you may request to receive paper copies at no additional charge.
- **NOTE:** To request a paper copy of disclosures, please contact the First State Bank of Uvalde at:

First State Bank of Uvalde
P.O Box 1908
Uvalde, Texas 78802
(830)278-6231

FSBLOANS@FSBUVALDE.COM

If mortgage related, please contact one of the following email addresses:
fsbmortgage@fsbuvalde.com



Customer Consent

I acknowledge and agree that I consent to receive account information electronically that 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 I and the bank both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with another by electronic means.

☐ Yes, I consent to receive legal disclosures, and or loan agreements electronically and to the terms and conditions listed above.

☐ No, I do **NOT** consent to receive legal disclosures, and or loan agreements electronically and to the terms and conditions listed above.

Customer's Signature: _____

Customer Contact Information:

Full Name: _____

E-Mail Address: _____

Date: _____

Joint Customer Consent:

I acknowledge and agree that I consent to receive account information electronically that 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 I and the bank both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with another by electronic means.

☐ Yes, I consent to receive legal disclosures, and or loan agreements electronically and to the terms and conditions listed above.

☐ No, I do **NOT** consent to receive legal disclosures, and or loan agreements electronically and to the terms and conditions listed above.

Customer's Signature: _____

Joint Customer Contact Information:

Full Name: _____

E-Mail Address: _____

Date: _____



Hardware and Software Requirements

To access, view, and retain electronic Communications your system will need the following requirements:

- Sufficient electronic storage capacity on your computer's hard drive or other data storage unit;
- An email account with an internet service provider and email software;
- A personal computer, operating system and telecommunications connections to the Internet capable of receiving, accessing, displaying, and either printing or storing Communications received;
- Adobe Reader version 8.0 or higher;
- Windows 2000 or later version running either internet explorer version 6.0 or higher or Firefox version 3.0 or higher, or Macintosh Osx 10.2 or higher running safari web browser.

❖ **Note:** First State Bank of Uvalde is not responsible for any electronic virus or viruses a customer may encounter. It is the Banks recommendation for the customer to perform routine scans for your PC by using a virus protection product.

How to update our records

- It is your responsibility to provide us with a true, accurate and complete e-mail address, contact and other information related to the disclosure and your consumer or commercial loan, and to maintain and promptly update any changes in this information. You can update information by e-mail notification, in person, or by phone. You must include in your communication your name and loan number the changes are in connection to.

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.

How to Cancel Electronic Statements

- You may withdraw your consent to receive Communications at any time in electronic form by:
 1. Calling the **First State Bank of Uvalde** at **830-278-6231**
 2. Contacting your Account officer at the nearest First State Bank of Uvalde bank or branch location.

Termination / Changes

- The **First State Bank of Uvalde** reserves the right, in sole discretion, to discontinue the provision of your account information electronically, or to terminate or change the terms and conditions on which we provide account information electronically. The Bank will provide you with notice of any such termination or change as required by law.



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.

INSTRUCTIONS:

1. PLEASE FILL OUT THE FORM.
2. SAVE TO YOUR COMPUTER
3. EMAIL THE COMPLETED FILE TO: FSBCOMMERCIALTEAM@FSBUVALDE.COM

