



Agreement to Receive Electronic Communications

The words “we,” “us,” and “our” means Community First National Bank and the words “you” and “your” means you, the individual(s) who requested the service or transaction. As used in this disclosure, “communication” means any statement, authorization, agreement, disclosure, notice, or other information related to the transaction or service that you requested, including but not limited to information that we are required by law to provide to you in writing.

Scope of Communications

When you select to receive communication electronically with respect to an account, you agree that we will provide you with any communications relating to that account in electronic format. If you do not open any electronic communication we send you by the date and time that our internal policies and procedures may require, then we reserve the right to also send you printed copies of any information or disclosures we electronically send you, by a courier we select. Your consent to receive electronic communications and transactions includes, but is not limited to:

- Real Estate Settlement Procedures Act (RESPA) disclosures;
- Regulation Z (Truth in Lending) disclosures;
- Regulation B (Equal Credit Opportunity Act) disclosures
(including any related Notice of Right to Receive a Copy of an Appraisal, as well as any appraisal or evaluation which the Bank is required to provide to you under Regulation B);
- Other required documents as deemed necessary for the processing of your loan application.

Method of Providing Communications

All communications that we provide to you in electronic form will be provided either (1) via e-mail at the e-mail address you specify when completing your enrollment or (2) to the extent permissible by law, by access to a web site that will generally be designated in advance for such purpose.

You do have the ability to request a paper copy of an electronic communication by contacting us by telephone at (785) 323-1111.

We may charge you a reasonable service charge for the delivery of paper copies of any communication provided to you electronically pursuant to this authorization.

Withdrawing Consent

You may withdraw your consent to receive communications in electronic form by contacting us via email at cfnbloaneconsent@cfnb.bank or by contacting us at (785) 323-1111. We may treat your provision of an invalid email address or the subsequent malfunction of a previously valid address as a withdrawal of your consent to receive electronic communications.

Any withdrawal of your consent to receive electronic communications will be effective only after we have a reasonable period of time to process your withdrawal. Charges may apply to receive paper statements.

Updating Information

It is your responsibility to provide us with accurate and complete information regarding e-mail address, contact, and other information related to this disclosure and your account(s), and to maintain and update promptly any changes in this information. You can update such information on our website, by contacting us via email at cfnbloaneconsent@cfnb.bank or by contacting us at (785) 323-1111.

Termination or Changes of Electronic Communication

We reserve the right, in our 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. We will provide you with notice of any such termination or change as required by law.

Software and Hardware Required

In order to access, view, and retain electronic communications that we make available to you, you must have:

- MS Edge; Chrome (current version); Safari 10.0 (or higher); or Firefox (current version)
- Adobe (R) Acrobat (R) Reader (R) 7.0 or Higher
- An e-mail account with an internet service provider and e-mail software in order to participate in our electronic communications programs.

These minimum requirements may change from time to time, with or without advance notice. Ensuring compliance with this requirement shall solely be your responsibility.

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 Community First National Bank both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

By clicking on the below link and submitting the enrollment form, you consent to all of the conditions of this agreement and acknowledge that you have the necessary software to view and save PDF Files, which allow you to view your electronic communication online.

[Continue to Complete Agreement](#)