E-SIGN Consent and Disclosure
Election to Receive Electronic Information and Disclosures

Federal law requires certain disclosures to be provided to you in a form that you may keep and that we advise you of your rights regarding those disclosures. By checking the box for Electronic Communication and E-Signature you are authorizing to receive "Disclosures" electronically and that you consent to the terms and conditions outlined below.

- Some or all of the Disclosures (collectively, "Disclosures") related to your online application will be made available to you in electronic format. Below is a list of Disclosures as may be applicable to your online application that will be provided. **Print** or **Save** copies for your records.
    - Consumer Application Disclosure, all inclusive disclosure, which includes:
        a. Credit Bureau Authorization
        b. Notice of Negative Information Disclosure
        c. Credit Insurance Disclosure
        d. Notice of Account Approval
- Upon request, the Disclosures will be provided to you in paper format at no cost if you send a written request to: First State Loan Operations, PO Box 839, Union City, TN 38281 or call us at 1-877-910-0173.
- In the event the application is approved and loan is closed, the disclosures will be signed at your loan closing.
- You may withdraw your consent to receive Disclosures electronically. In order to withdraw your consent, you must contact us in writing at First State Loan Operations, PO Box 839, Union City, TN 38281 or call us at 1-877-910-0173.
- Your consent applies to all Disclosures, related to your online application.
- To ensure that we are able to provide you with Disclosures, you must update us with any change in your email address. To do so, please contact us in writing at: First State Customer Care Center, 106 University Street, Martin, TN 38237 or call us at 1-877-910-0173.
- You are the person named in the "Applicant" section and all information in the application, to the best of your knowledge is correct.
- You intend to be bound by the Disclosures.
- In order to receive the Disclosures electronically the following minimum computer hardware and software requirements must be met: PC compatible or Mac personal computer system with internet connectivity; available hard disk drive space of at least 500 kb; a computer pointing device, such as a mouse; 128-bit SSL (Secure Socket Layer) compatible browser, such as Internet Explorer 6.0, or higher; Adobe Acrobat® Reader®, computer monitor capable of displaying internet web pages and graphics; graphical user interface operating system, such as Windows 2000, XP or later.

Protecting Your Personal Information in a Online Environment – Secure Your PC

On any PC you use for online banking or commerce and entering personal information:

- Maintain active, up-to-date antivirus, spyware, and firewall protection.
- Keep your operating system, browser, and other applications updated with the latest security patches.
- Avoid transactions at wireless hot spots or Internet cafés.

For more tips on Online Banking, please visit us at www.first-state.net / Resource Center / Printed Resources / Banking Safely Online or call us at 1-877-910-0173.