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 or Denial
- 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.

Consumer Application Disclosure

Credit Bureau Authorization: I /We, the undersigned, hereby authorize First State Bank to make any inquiries that the bank may deem necessary in connection with our application for a loan. This may include (but is not limited to) inquiries through any &/or all credit reporting agencies as necessary to verify the accuracy of the information and statements made to First State. This may also include obtaining and verifying information concerning your identity such as your address, date of birth, driver's license or other identification document that will allow us to identify you. This authorization also applies to inquiries regarding employment history, bank account, and follow-up credit inquiries/checks that the Bank may deem necessary in the future in connection with the servicing of our loan. I/We certify the statements and information contained in all documentation provided is true and accurate as of the stated date(s). These statements are made for the purpose of either obtaining a loan or guaranteeing a loan. I understand that false statements may result in forfeiture of benefits and possible prosecution by the US Attorney General (reference 18 USC 1001).

Notice of Negative Information Disclosure: We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Insurance Disclosure: You have submitted an application for credit. You should know that the bank may not condition the extension of credit on either (1) Your purchase of an insurance product or an annuity from the bank or its affiliates; or (2) Your agreement not to obtain, or a prohibition on you from obtaining, an insurance product or annuity from an unaffiliated entity. Everything I have stated in this application is correct to the best of my knowledge. I understand that you will retain this application whether or not it is approved. You are authorized to check my credit and employment history and to answer questions about your credit experience with me.

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