

First Bank's Agreement and Consent for Electronic Delivery of Periodic Statements & Notices

Thank you for your interest in electronic account statements from First Bank. This service is available to you at no cost, and will allow you to view your current and past account statements for all of your eligible accounts on a secure website. As part of the registration process, please read the following Consent and Authorization disclosure and indicate your acceptance at the bottom.

By reading this agreement and consenting below, you elect to receive your periodic statement(s) electronically via First Bank's Online Banking system instead of receiving paper statements in the mail. Your consent for the electronic delivery of periodic statements also applies to the following information: any agreement or terms of service related to an account including fees for an account, NSF notices, changes in terms, error resolution notices, privacy notices or any other notice that federal laws and regulations may require us to provide to you.

You also agree that,

1. You are an authorized signer of the Accounts being accessed. Your electronic signature executed in conjunction with this Consent and Authorization and any electronic transaction on this Account shall be legally binding on all owners on the account and such any transaction performed pursuant to this Consent and Authorization transaction shall be considered authorized by you.
2. If any owner of an account consents to electronic information, then any electronic information we give for that account will satisfy any disclosure requirements for all owners of the account. If we do not make any of the above types of electronic information available to you, and we are required to provide it by law or regulation, then we will provide you a copy by other means.
3. *For checking accounts only:* If you receive a combined statement for your accounts, once you elect to receive online statements for the lead account, you are also agreeing not to receive paper statements for all of the other accounts appearing on the combined statement.
4. Statements are processed at different times during the month. First Bank will send an e-mail reminder that your statement is available for viewing. You must promptly review your e-Statement and any accompanying items. Any applicable time periods specified in your deposit agreement within which you must notify us of any errors on your account statement shall begin on the statement date regardless of when you open or review your statement. You may receive one additional statement by mail before you begin receiving your statements electronically.
5. Each statement, together with any legal notice about your account, will remain available online for at least 18 months. All that you need to access your statement is your First Bank Online Banking Login ID, and Password using a registered device.

6. Although you will no longer receive your loan statements by mail, you will be responsible for timely making all regular loan payments either electronically by accessing First Bank's electronic internet banking product and/or by mailing the payments to:

First Bank Loan Operations
P.O. Box 10209
Greensboro, NC 27404

You further understand and agree that you will be responsible for making all loan payments pursuant to the terms and conditions of the loan agreements and disclosures which may be revised from time to time and remain effective for all other aspects of the Account involved.

7. To receive and review disclosures electronically, and to view, download, and print your electronic statements, you will need a currently supported internet browser tool such as; Microsoft Edge, Mozilla Firefox, Apple Safari, Google Chrome and a currently supported version of Adobe Acrobat Reader. Cookies and JavaScript must be enabled in the browser options. You understand that First Bank recommends that you retain or print a copy of any E-Statement or Notice and this Consent and Authorization for your records.

To access, print and/or save your electronically delivered statements you must have:

- ✓ Adobe Acrobat Reader. For the latest version of Adobe Acrobat Reader, visit www.adobe.com/reader.
- ✓ Access to a printer and storage such as a hard drive to download and/or print statements and/or disclosures for your records.

Please note that variant settings or device types may affect presentation.

8. You agree to maintain a valid, active e-mail address. You must promptly notify First Bank of any change in your e-mail or postal address by contacting First Bank at 866-792-4357, by logging into Online Banking and choosing **Change My Acct Address** under the **Services** tab, or at any of First Bank's branch locations. First Bank is not liable for any third party-incurred fees, other legal liability, or any other issues or liabilities arising from E-Statements or notifications sent to an invalid or inactive e-mail address or postal address that you have provided.

9. If you should change your mind about receiving electronic statements or disclosures in the future, you can discontinue this electronic delivery service and reinstate the delivery of paper statements and other information by notifying us using one of the options below:

- ✓ Call Customer Service at 866-792-4357
- ✓ Write us at:
First Bank Customer Service
P.O. Box 10589
Greensboro, NC 27404

The withdrawal of your consent to receive electronic periodic statements will not affect the legal validity or enforceability of prior electronic information already given or made available to you. Your withdrawal will be effective after we have had a reasonable time to process it and reinstate sending you information by other means.

10. Even if you do not withdraw your consent to receive electronic information, as described above, you may request a paper copy of any statement by contacting Customer Service at 1-866-792-4357. There may be a fee for this service. You may obtain information about such fees when you call us to request a paper copy.

11. First Bank reserves the right to change the terms and conditions of this Consent and Authorization. By accessing your E-Statements after you receive any notice of change will constitute your agreement to such change(s). First Bank reserves the right to discontinue the E-Statements program at any time. Please note that the Terms and Conditions of First Bank's Online Banking system, [Digital Banking Online Agree.pdf \(localfirstbank.com\)](#), continue to apply, and in no way are modified by this agreement.

Agreement To These Terms

By clicking the "I Agree" button, you agree and consent to the electronic delivery of your periodic statements and all legal notices (including any change in terms). You acknowledge that reading and accepting this agreement demonstrates your ability to access information electronically. You also acknowledge the software and hardware requirements noted above. You may simply navigate away from the Electronic Statements page if you do not accept the terms of this consent for electronic delivery of periodic statements. If you decline, we will not be permitted to stop delivery of your paper statements. By consenting below, you also acknowledge that the [Terms and Conditions](#) of First Bank's Online Banking system continue in full force and effect.

Your Consent

To begin electronic delivery of your statements and to stop mail delivery of your paper statement, you must enter the confirmation code below in the appropriate box above, select "Continue" and then select "**I agree**" acknowledging that you agree to the terms.

Confirmation Code: 17a632