

Farmers National Bank
Electronic Disclosure Consent Statement

Introduction

This Electronic Disclosure Consent Statement ("Consent Statement") outlines your rights and obligations regarding the receipt of important disclosures, notices, and other information ("Disclosures") electronically from Farmers National Bank ("the Bank"). Please carefully review this Consent Statement before providing your consent to receive electronic Disclosures in connection with any products, services, or transactions you access via our website. By providing your affirmative consent, you acknowledge that you have read, understood, and agreed to the terms and conditions set forth below regarding electronic communications. It is important that you retain a copy of this Consent Statement for your records.

Scope of Consent

When you consent to receive Disclosures electronically, you agree that all required communications, including but not limited to account statements, agreements, amendments, notices, tax documents, regulatory disclosures, and other related information, may be provided to you electronically at the primary email address you provide or through posting on the Bank's secure website or online banking platform.

This Consent applies to all products and services you access or apply for through the Bank's website, including but not limited to, checking accounts, savings accounts, credit cards, loans, and investment products. If you open additional accounts in the future, your consent will apply to those accounts as well unless otherwise specified.

Types of Electronic Communications Covered

- Account statements and transaction histories
- Terms and conditions, including changes and amendments
- Privacy policies and regulatory disclosures
- Loan agreements and payment notices
- Tax documents (e.g., 1099, 1098 forms)
- Legal notices and communications regarding your accounts or services
- Dispute resolution and error notice communications

Method of Electronic Delivery

The Bank may provide electronic Disclosures via:

- Email to the address on record
- Secure message within the online banking platform
- Posting on the Bank's website or within your account portal

It is your responsibility to ensure that your contact information remains current and accurate. The Bank will notify you when a Disclosure is available, but you may be required to log into your Farmers National Bank Online Banking or Mobile Banking account to view certain documents.

Hardware and Software Requirements

To access, view, and retain electronic Disclosures, you must have:

- An internet-connected device (computer, tablet, or smartphone)
- An up-to-date web browser (e.g., Chrome, Edge, Firefox, Safari)
- Software to view PDF files (e.g., Adobe Acrobat Reader)
- A valid, working email address
- Ability to download, save, or print documents for your records

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If these requirements change in a way that creates a significant risk that you may not be able to access or retain electronic Disclosures, the Bank will provide you with an updated statement of the hardware and software requirements.

Your Right to Receive Paper Copies

You may request a paper copy of any Disclosure at no additional cost by contacting the Bank's customer service department. Your request does not withdraw your consent to receive Disclosures electronically unless you also specifically revoke your consent as described below.

How to Withdraw Your Consent

You may withdraw your consent to receive electronic Disclosures at any time by contacting the Bank's customer service department using the contact information provided on our website. The Bank will not impose any fee for withdrawal of your consent; however, withdrawal may result in the termination of your access to certain products and services or require you to close your online banking account. Your withdrawal of consent will become effective only after we have had a reasonable opportunity to process your request.

Consequences of Withdrawing Consent

If you withdraw your consent to receive Disclosures electronically:

- You may no longer be able to access certain products or services online.
- The Bank may close your online account(s) and convert electronic communications/disclosures to paper form, which will be mailed to address on file.
- You may incur charges for receiving paper statements, where applicable.
- Any Notices or Disclosures provided before your withdrawal will remain valid and binding.

Updating Your Contact Information

You must promptly notify the Bank of any changes to your email address or other contact information. If you fail to update your information, the Bank will continue to send Disclosures to the last known address on file, and you may not receive important electronic communications. The Bank is not responsible for any delay or failure in your receipt of Disclosures due to outdated or inaccurate information.

Federal E-Sign Act Disclosure

This Consent Statement is provided in compliance with the Electronic Signatures in Global and National Commerce Act ("E-Sign Act"). Your electronic signature on any agreement or Disclosure has the same legal effect as a physical signature.

Security of Electronic Communications

The Bank uses reasonable security measures to protect the confidentiality of your electronic Disclosures. However, the internet is not always secure, and the Bank cannot guarantee the complete security of information transmitted electronically. You are responsible for maintaining the security of your devices and for not sharing your login credentials with unauthorized parties.

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Modifications to This Consent Statement

The Bank may modify this Consent Statement from time to time. Any changes will be communicated to you electronically. Continued use of the Bank's website and services after changes are communicated constitutes your acceptance of the modified Consent Statement.

Contact Information

If you have any questions regarding this Consent Statement, wish to request paper copies, or need to update your contact information, please contact us at:

- Customer Service Phone: **866-888-0220** or **859-236-2926**
- Email: customer.service@fnbky.com
- Mailing Address: P.O. Box 28, Danville, KY 40423-0028

Record Retention

You should print or download a copy of this Consent Statement and all Disclosures for your records. The Bank will also retain records of your consent and all electronic Disclosures in accordance with applicable law.

Governing Law

This Consent Statement and any electronic Disclosures are governed by applicable federal and state laws. Any disputes arising from this Consent Statement will be resolved under the laws of the state in which the Bank is chartered or headquartered.

Final Acknowledgment

By consenting electronically, you agree to the terms and conditions set forth in this Electronic Disclosure Consent Statement and acknowledge that you can access, read, and retain the Disclosures the Bank provides electronically.

Consent and Acknowledgment

By checking the box or clicking "I Agree" on the Bank's website, you confirm the following:

- You have reviewed and understand this Electronic Disclosure Consent Statement.
- You meet the minimum hardware and software requirements for receiving and retaining electronic Disclosures.
- You consent to receiving Disclosures electronically for all eligible products, services, and accounts.
- You understand your right to receive paper copies and to withdraw consent at any time.

If you do not want E-disclosures, select the "Cancel" button below. If you do not accept, you will not be able to proceed with online enrollment for Internet Banking and Bill Pay Service.