



Simply a better bank.™

## eStatement Disclosure

Please read the following carefully before requesting the First National Community Bank eStatement service.

Thank you for your interest in receiving your future account statements through First National Community Bank's eStatement Service. By agreeing to this disclosure you are providing your consent to receive bank statements for your First National Community Bank deposit accounts that appear on the eStatement Application by electronic delivery. This means that you will no longer receive paper statements for these accounts.

You will receive your eStatement via email delivery. When you receive the email, your statement will be included in the attachment. Upon opening the attachment you will be prompted to enter the password you chose on the EStatement Application. Once the correct password is entered, your statement will be displayed in PDF format. A link is provided in the body of the email for balancing assistance and important regulatory information.

If you open a new account after signing up for the eStatement Service, you will only receive an eStatement for the account if you register the new account for the eStatement service. It is your responsibility to review your statements for accuracy.

Your computer must meet the following requirements for access to and retention of electronic bank statements: A valid e-mail address and Adobe Acrobat Reader Version 6.x or higher, which can be downloaded for free from the website, [www.adobe.com](http://www.adobe.com) if you do not already have it.

If we change these requirements, we will notify you of the revisions. There will be no fee if you withdraw your consent to receive bank statements electronically due to our change of requirements. You may notify us through the methods stated below.

You have the right to withdraw your consent to receive bank statements electronically at any time by e-mailing us at [online@fnbc.com](mailto:online@fnbc.com), by sending a written request to: Electronic Banking Manager, First National Community Bank, 102 E. Drinker St., Dunmore, PA 18512, or by sending a fax to: Electronic Banking Manager 570-348-6414. We will discontinue this service to you within 10 working days and we will ensure that you continue to receive a paper statement on your accounts. There is no fee to withdraw your consent to receive bank statements electronically. However, there may be a fee to receive your monthly paper statement, depending on your account type. Please refer to the Truth in Savings Disclosure for more information.

You are responsible to provide us with updated information that we may need to contact you electronically, including any change in your e-mail address, etc.

We will use commercially reasonable measures, consistent with industry standards, to maintain a reasonable level of security over the information contained in the electronically delivered account statement(s) and notices.

### How to confirm consent electronically

By submitting this request, you are authorizing First National Community Bank to provide notices and to deliver statements for the First National Community Bank accounts that you list on the application by electronic means. You also agree that any required regulatory disclosures that relate to your accounts may also be made available to you electronically. You understand and agree that by requesting electronic delivery, you will NOT receive statements in paper form delivered by regular United States Postal Service mail unless you specifically request them as described in this disclosure. You agree that electronic delivery will satisfy First National Community Bank's requirement to provide you a periodic statement of your account(s). Your consent shall remain valid until such time as you exercise your right to revoke this consent.

**ENROLL NOW**