

Welcome to eDelivery!

Thank you for your interest in Electronic Document Delivery from First National Bank. This service is available at no cost, and will allow you to view your current and past Account Statements, Important Notices, and other Regulatory and bank wide communications for each enrolled account 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.

Consent and Authorization for Electronic Transmission of Account Statements

In this Consent and Authorization, the words “I,” “me,” and “my” mean each person who electronically signs below. The words “Login ID” mean the Login Identification information entered to access the eDelivery website. The word “Account” means any Checking or Savings accounts related to me at First National Bank. The words “Banking Documents” relate to Account Statements, Important Notices, and other Regulatory and bank wide communications typically mailed via the United States Postal Service.

I understand that pursuant to my agreement with First National Bank, I may be entitled to receive periodic Banking Documents in connection with my account(s). By indicating my acceptance of this Consent and Authorization, I authorize First National Bank to discontinue sending me Banking Documents via postal mail service and instead deliver my Banking Documents to me electronically via eDelivery. I understand and agree First National Bank will send me emails on an ongoing basis to my listed email address, as indicated below, notifying me there are Banking Documents ready to be viewed on the First National Bank website. **I understand and agree I will no longer receive paper copies of my periodic Account Statements.**

I further understand and agree that:

1. I am an authorized signer of the Accounts being enrolled. My electronic signature executed in conjunction with this Consent and Authorization shall be legally binding for all owners on the enrolled accounts including myself. Any requested action performed pursuant to this Consent and Authorization shall be considered authorized by me.
2. If there are any Joint Accounts accessed by my Login ID, I acknowledge I am an accountholder of the joint account(s) and my consent and authorization has been authorized by each of the joint accountholders. All joint accountholder owners are legally bound by the terms and conditions of this Consent and Authorization.
3. My ongoing consent to receive subsequent Banking Documents electronically is voluntary and may be withdrawn at any time. I may withdraw consent at any time in writing or by sending First National Bank an e-mail at fnbonlinesupport@fnb-bank.com. Subject to First National Bank’s receipt of my request, such withdrawal shall become effective no later than fifteen (15) days after receipt by First National Bank. Upon termination, I understand and agree I will no longer have access to my Banking Documents online and I will receive all Banking Documents in paper form via postal mail service subject to fees set forth in First National Bank’s Schedule of Fees.
4. My computer system meets the minimum system requirements set forth below. In addition, I have and will maintain a printer or I will electronically save any Banking Documents that are emailed to me and/or made available on First National Bank’s website. I understand First National Bank recommends I print a copy of each Banking Document and of this Consent and Authorization for my records.
5. I agree to maintain a valid, active email address. I must promptly notify First National Bank of any change in my email or postal address by contacting First National Bank at 888-277-6506 or at any First National Bank branch location. First National Bank is not liable for any third party incurred fees, other legal liability, or any other issues or liabilities arising from eDelivery or notifications sent to an invalid or inactive email address or postal address that I have provided.

6. I may request a paper copy of any Banking Document. A fee may be charged for any paper copies, subject to the fees set forth in First National Bank's Schedule of Fees.

7. I understand and agree First National Bank reserves the right to change the terms and conditions of this Consent and Authorization. First National Bank will notify me before the effective date of any change. This means First National Bank will mail me a notice using the United States Post Office at the address First National Bank currently has on file. Accessing my eDelivery Account after I receive any notice of change will constitute my agreement to such change(s). First National Bank reserves the right to discontinue the eDelivery program at any time.

Security Procedures: I understand I cannot sign up for the eDelivery program and cannot access my Banking Documents without first enrolling for and obtaining a Password. I AGREE THAT USE OF A PASSWORD TO ENROLL FOR THE eDELIVERY PROGRAM AND TO ACCESS MY BANKING DOCUMENTS CONSTITUTES A REASONABLE SECURITY PROCEDURE. I further understand if I disclose my Password to other people, they may also have the ability to access my Banking Documents, and I will be responsible for any transactions they may complete. I agree to notify First National Bank **immediately** if I believe any of my accounts have been accessed or Login ID has been used without my permission to access my eDelivery Account. The terms and conditions in this Consent and Authorization only apply to the eDelivery program.

Minimum System Requirements: To receive and review disclosures electronically, and to view, download, and print my Banking Documents, I will need Microsoft Internet Explorer version 6.0 or higher, or Netscape version 6.0 or higher, or Mozilla and Adobe Acrobat Reader version 5.0 or higher. For Macintosh users, I understand the recommendation is to use Microsoft Internet Explorer version 5.0 or higher or any version of Firefox. Cookies and JavaScript must be enabled in the browser options.

By pressing the "Accept" button below, I agree to the terms and conditions of this Consent and Authorization as described above.

IMPORTANT: Please Print and Retain this Consent and Authorization