

Electronic Document Disclosure and Agreement

This Agreement is the contract, which covers your and our rights, and responsibilities concerning First Community Bank's e-statement & E-Notice services offered to you. The words "we," "us," and "our" mean First Community Bank. The word "account" means any one or more accounts you have with First Community Bank.

By agreeing to the following, you are authorizing FIRST COMMUNITY BANK to deliver statements and/or notices of your FIRST COMMUNITY BANK account(s) by electronic means. 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. You agree that electronic delivery will satisfy FIRST COMMUNITY BANK'S requirement to provide you a periodic statement of your account(s) activity.

Disclosures

1. **Scope of Communication to be provided in Electronic Format.** You agree that we may provide you with any Communications in electronic format, and that we will discontinue sending paper Communications to you once you consent to electronic copies. Your consent to receive Communications in electronic form includes, but is not limited to the following Communications produced during the course of our relationship with you and not specific to any one transaction:
 - Our Online, Mobile and Electronic Banking Services User Agreement, other service, or user agreements for online or mobile access to our Online Services (such as External Transfers, and Bill Payment Services), and all amendments to any of these agreements;
 - All of the periodic account and activity and billing statements for loans and deposits, disclosures and notices we provide to you concerning your First Community Bank accounts and transactions;
 - Any notice or disclosure regarding insufficient funds, account overdrafts, negative accounts and past due payments and fees or assessments of any kind, including late fees, overdraft fees, over limit fees, and returned item fees;
 - Certificate maturity and renewal notices;
 - Inactivity and dormant notices
2. **How to Withdrawal Consent:** You may withdraw your consent to receive Communications in electronic form by contacting us at (608)868-7644 or by changing your delivery preferences within the Online Banking. There are no fees for choosing to withdraw your consent and begin receiving documents in paper form. There is a \$5 charge for the bank to provide statements in paper form during the time when electronic format was selected.

At our option, we may treat your provision of an invalid e-mail address, or the subsequent malfunction of

a previously valid e-mail address, as a withdrawal of your consent to receive electronic communications. Any withdrawal of your consent to receive electronic Communications will be effective only after we have a reasonable period of time to process your withdrawal.

3. **How to Update Your Records.** It is your responsibility to provide us with true, accurate and complete email address, contact, and other information related to this Agreement and your account(s), and to maintain and update promptly any changes in this information. You can update information (such as your email address) through Online Banking, in person by visiting the bank or by contacting us at (608) 868-7644. If you do not update your email address, your Communications will still be available to you through Online Banking, however, you will no longer receive an email notification until you update your email address.
4. **Requesting Paper Copies.** You should not expect to receive a paper copy of any Communication, unless you request it or we otherwise deem it appropriate to do so. You can obtain a paper copy of an electronic Communication by printing or downloading it yourself or by requesting that we mail you a paper copy, provided that such request is made within a reasonable time after we first provided the electronic communication to you. To request a paper copy, contact us by telephone at (608)868-7644, or by logging into Online Service and sending a request using your Secure Inbox. A \$5 per statement charge will apply for duplicate paper copies requested.
5. **Hardware and Software Requirements.** To receive an electronic copy of the Communications you must have the following equipment and software:
 - A personal computer or other device which is capable of accessing the Internet.
 - A printer if you wish to print out and retain records on paper and electronic storage if you wish to retain records in electronic form.
 - An email account and email software capable of reading and responding to your email.
 - An Internet web browser which is capable of supporting 128-bit SSL encrypted communications, which requires a certain version of a web browser and your system or device must have 128-bit SSL encryption software.
 - Software which permits you to receive and access Portable Document Format or "PDF" files, such as Adobe Acrobat Reader® (available to download at <http://www.adobe.com/products/acrobat/readstep2.html>).

Other Terms and Conditions

1. Statement notifications can be sent to only one e-mail address. For example, the notification cannot go to both account holders on a joint account.

2. The bank shall have no obligation or liability to notify any other parties to a multiple party account if the email address is changed using the procedure set forth above.
3. You agree to protect the confidentiality of your account, account number, usernames and passwords. You agree that it is your responsibility to ensure that the electronic statements are not intercepted or viewed by others and for ensuring that you have logged out when your session is complete to prevent unauthorized access. It is your responsibility to contact us if you know or suspect unauthorized use of your User ID and Password.
4. You agree that the bank has no control as to the persons who have access to your personal computer and your password once it is in your possession. The bank will not be liable for any unauthorized access to your personal computer or your passwords.
5. First Community Bank is not responsible for any electronic virus or viruses that Customers may encounter. First Community Bank suggests that Customer routinely scan Customer's PC(s) using a virus protection product. An undetected virus may corrupt and destroy Customer's programs, files and hardware.
6. Service Availability - The service providing e-statements is generally available 24 hours a day, 7 days a week, however this service may be unavailable from time to time for routing software and hardware maintenance, or due to unscheduled down time.
7. Error Resolution - You agree to promptly examine your statement and notify us immediately of any errors.