



E-Consent Online Account Disclosure Notice

Federal law requires that we obtain your consent before providing required disclosures electronically as you complete our online account opening application. Your consent will apply only to the deposit account(s) opened during this online session.

Documents Covered by this Consent

- Common Features/Schedule of Fees
- Electronic Fund Transfer Disclosure
- Funds Availability Policy Disclosure
- Substitute Checks
- Personal Checking Disclosure (TISA)
- Regular Savings Disclosure (TISA)
- Interest Checking Disclosure (TISA)
- Certificates of Deposit Disclosure (TISA)
- Money Market Investment Account Disclosure (MMIA) (TISA)
- Terms & Conditions
- Privacy
- E-Sign Consent Terms and Conditions

The following information identifies the software and hardware requirements necessary for access to the information being provided to you in electronic format. Upon your consent to receive electronic disclosures online, you are verifying you are able to meet the necessary software and hardware requirements to view and or print the applicable disclosures.

Software Requirements

- Microsoft Internet Explorer 9.0 or higher
- Mozilla Firefox
- Apple Safari 6.0 or higher
- Google Chrome
- Software that permits you to receive and access Portable Document Format (PDF) files, such as Adobe Acrobat Reader

(Available for downloading at <https://acrobat.adobe.com/us/en/acrobat/pdf-reader.html>)

Hardware Requirements

- A personal computer or other device capable of accessing the Internet.
- A web browser which supports industry standard SSL encrypted communications.
- A printer or the ability to download information in order to keep copies for your records.



- 1) By entering the confirmation code from the bottom of this page to the E-Sign Consent box found on the application, you agree to continue our online application, receive any required disclosures associated with the account electronically, and acknowledge that you have read and understand this Notice. If you wish to receive paper copies of this disclosures, free of charge, please contact us at the number or address listed below.
- 2) As part of consenting to receive disclosures electronically, you agree to provide us with the information (such as a current email address) necessary to communicate with you electronically. You are required to update us with any changes in such information by contacting us at the number or address listed below.
- 3) You have the right to withdraw consent to receive disclosures electronically by **not** entering the code in the box found on the application to decline this Notice. By doing so, you will not proceed through the application process.

Contact Information

(815) 796-2264
Flanagan State Bank
301 W Falcon Hwy
PO Box 368
Flanagan, IL 61740
customerservice@flanaganstatebank.com

Confirmation Code: 1913