

CONSENT TO RECEIVE ELECTRONIC DISCLOSURES

Customer/Applicant Name:

Customer Email Address:

This statement asks for your consent so that we can provide communications and information to you in an electronic format rather than in paper format. Before you decide whether or not you wish to provide your consent to receiving electronic disclosures, you should read and consider the following information. For your consent to be effective, your computer and browser will need to meet the hardware and software requirements discussed below.

This statement contains important information that we are required by law to provide to you. You should keep a copy for your records. If you have any questions about E-disclosures, feel free to communicate with us using any of the following contacts:

Mailing Address: Citizens Bank of Edmond, P.O. Box 30, Edmond, OK 73083

Email Address: loanservice@citizensedmond.com

Phone Number: (877) 341-6650

If you consent, we may provide other disclosures in an electronic format. These disclosures may include but are not limited to the following:

- Disclosures related to your loan application
- Notice of change in account terms
- Privacy and security notices

If you wish to receive electronic account statements, we will ask you to enroll in E-Statements and complete a separate consent process on our website www.citizensedmond.com.

1. Right to Receive Paper Document: You have the right to have any document provided in paper form. If you want a paper copy of any document sent to you by e-mail, send your request to the Bank at the mail or e-mail address provided above. Paper copies will be provided at no charge.

2. Right to Withdraw Consent. You have the right to withdraw your consent to receive electronic documents by e-mail by contacting the Bank by mail or e-mail at the address provided above. The legal validity and enforceability of the electronic documents, signatures and deliveries used prior to withdrawal of consent will not be affected.

3. Changes to Your E-Mail Address. You should keep the Bank informed of any change in your electronic or e-mailing address. Please contact the Bank as promptly as possible by mail or e-mail at the address provided above regarding any such changes.

4. Minimum Hardware and Software Requirements. The following hardware and software are required to access (open and read) and retain (save) the electronic documents:

- ◆ Adobe Acrobat Reader software, version 6.0 or higher
- ◆ Computer running the latest version of Microsoft Internet Explorer or another compatible browser capable of viewing the site in 128 bit encryption.

5. Your Ability to Access Disclosures. By completing and e-mailing this consent to the Bank, you acknowledge that you can access and retain the electronic documents in software requirements above.

6. Consent to Electronic Signatures and Documents: By completing and e-mailing this consent form to the Bank at the e-mail address specified above, you are providing electronic consent to the use of electronic documents. Specifically, you are acknowledging receipt of this form and consenting to the use of electronic documents and e-mail delivery of documents in any real estate transactions involving you, the Bank identified above and other parties. If you prefer instead to limit this consent to the transaction relative to a specific property, provide the property address or description below.

Specific Property:

TO CONSENT: INPUT YOUR NAME BELOW AND RETURN THE STATEMENT TO THE EMAIL ADDRESS ABOVE.

Name

Date