

# FEDERAL E-SIGN ACT DISCLOSURE AND DECLINE/CONSENT

App. Date	Application No.	Loan Amount	Dept.	Collateral	Officer	Init.
References in the boxes above are for Lender's use only and do not limit the applicability of this document to any particular loan or item.						

**Borrower:**

**Lender:**

DAVIS TRUST COMPANY  
227 DAVIS AVENUE  
PO BOX 1429  
ELKINS, WV 26241-1429  
(304) 636-0991

Davis Trust Company is pleased to offer you the opportunity to receive information about your account electronically. If you would like to receive correspondence from us via email, instead of paper copies through the mail, please review this notice and provide your consent. This notice applies to all documents, notices and disclosures that we provide to you relating to the account(s) for which you are applying, except otherwise prohibited by law.

**Please read this Federal Electronic Signatures in Global and National Commerce Act ("E-SIGN") Disclosure and Consent CAREFULLY.**

By signing this page, you consent to the electronic delivery of any disclosures, agreements, change notices, changes to the terms and conditions of your account and any other documents or notices (together, the "Documents") that we provide to you relating to your account(s). You have the right to request a paper copy of the disclosures; we may not provide you with paper (non-electric) copies of any Documents unless specifically requested by you. You may incur a fee for paper copies. Please contact us for more information about the fee.

Your device must meet the minimum requirements outlined below. You confirm that your device will meet these specifications and requirements and will permit you to access and retain the Documents electronically.

**System Requirements to Access Information:**

To receive an electronic copy of the Documents you must have the following equipment and software:

-A personal computer or other device that is capable of accessing the Internet. Your access to our web page verifies that your system/device meets these requirements.

-An Internet web browser capable of supporting 128-bit SSL encrypted communications, which requires a minimum web browser version of Microsoft® Internet Explorer version 8.0 or higher and your system or device must have 128-bit SSL encryption software. Your access to our website page verifies that your browser and encryption software/device meets these requirements.

-You must have software that enables you to receive and access Portable Document Format or "PDF" files, such as Adobe Acrobat Reader® version 8.0 and above (available for downloading at <http://www.adobe.com/products/reader.html>). Your access to this page verifies that your system/device has the necessary software to permit you to receive and access PDF Files.

**Withdrawal of Electronic Acceptance of Disclosures and Notices:**

You may withdraw your consent to receive statements or documents in electronic form for any of your accounts by contacting us at one of our convenient locations. Should you wish to withdraw this offer we may require that you sign a waiver form.

We may treat your provision of an invalid email address or the subsequent malfunction of a previously valid address or cancellation of participation in our online banking product as a withdrawal of your consent to receive electronic statements. We may impose a fee to process the withdrawal of your consent to receive electronic statements. Any withdrawal of your consent to receive electronic statements will be effective only after we have a reasonable period of time to process your withdrawal.

**How to Update Your Records:**

It is your responsibility to provide us with true, accurate and complete e-mail address, contact, and other information related to this Disclosure and your account(s), and to maintain and update promptly any changes in this information. You can update such information (such as your e-mail address) by contacting us using the contact information on our website, visiting one of our convenient locations or via regular mail.

\_\_\_\_\_ I do not wish for any information for any account(s) with Davis Trust Company to be sent to me electronically.

\_\_\_\_\_ I accept and understand that I will be receiving documents, disclosures, and account agreements electronically. I also agree and understand that I may withdrawal from this service at any time with proper notification.

**My Current E-mail Address(es) is/are:**

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\_\_\_\_\_

**FEDERAL E-SIGN ACT DISCLOSURE AND DECLINE/CONSENT  
(Continued)**

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Borrower's Signature

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Borrower's Signature

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Borrower's Signature