

ESIGN DISCLOSURE AND CONSENT

PLEASE READ THE FOLLOWING ESIGN DISCLOSURE AND CONSENT CAREFULLY BEFORE YOU COMPLETE THE ONLINE ACCOUNT OPENING PROCESS. YOU MAY NOT OPEN YOUR LOAN OR DEPOSIT ACCOUNT ONLINE WITHOUT FIRST ACKNOWLEDGING YOUR ACCEPTANCE OF THIS ESIGN DISCLOSURE AND CONSENT. HOWEVER, AT YOUR REQUEST, WE WILL ALSO MAIL YOU DISCLOSURES; SEE **WITHDRAWING CONSENT & PAPER DELIVERY OF DISCLOSURES AND NOTICES** BELOW FOR INFORMATION ON REQUESTING PAPER COPIES OF DISCLOSURES.

As used in this Disclosure and Consent, the terms “Bank,” “we,” “us,” and “our” refer to Community Bank & Trust of Florida. The terms “you” or “your” refer to the person giving this consent, and also each additional account owner identified on any Bank product that you apply for.

ELECTRONIC DELIVERY OF DISCLOSURES AND NOTICES

This notice is to provide you with your rights under the Electronic Signatures and National Commerce Act (ESIGN). We are required by law to give you certain information “in writing” at or before account opening which means you are entitled to receive it on paper. We may provide this information to you electronically, instead, with your prior consent. To the extent allowed by law, you agree that any communication from us to you relating to the online opening of your account, including but not limited to, disclosures, policies, agreements, confirmations, appraisals or other information required to be delivered in writing under applicable law, may be delivered to you by electronic delivery.

WITHDRAWING CONSENT & PAPER DELIVERY OF DISCLOSURES AND NOTICES

You have the right to request paper copies of the electronic disclosures, policies, agreements, confirmations or other information you received when you open your account online. You may request paper copies at no charge in one of the following ways: send an email message with your name and mailing address to onlineaccount@cbtfl.com; call us at 352-369-1000 and speak with a Personal Banker; or write to Community Bank & Trust of Florida, P.O. Box 1570, Ocala, FL 34478, with your name and mailing address. Please be sure to state that you are requesting a copy of the disclosures, notices, etc.

CURRENT EMAIL ADDRESS AND CONTACT INFORMATION

You must inform the Bank whenever your contact information, such as your mailing address, telephone number, or email address changes. You may update this information by stopping by one of our local offices.

HARDWARE AND SOFTWARE REQUIREMENTS TO ACCESS INFORMATION

In order for you to access, view, print or retain electronic communications in connection with online account opening, you must have access to:

1. A Current Version (defined below) of an Internet browser we support including Internet Explorer, Firefox and Safari;

2. A connection to the Internet;
3. A Current Version of a program that accurately reads and displays PDF files (such as Adobe Acrobat Reader);
4. Pop-up blockers disabled, or disabled for our sites (disclosures and inactivity warnings occur via pop-ups), and
5. A computer and an operating system capable of supporting all of the above. You will also need a printer if you wish to print out and retain records on paper, and sufficient electronic storage if you wish to retain records in electronic form.

You must also have an active email address. Confirmation of account opening will be sent to your email address.

By “Current Version” we mean a version of software that is currently being supported by its publisher.

SYSTEM REQUIREMENTS TO RETAIN INFORMATION

It is recommended that you retain a paper copy or electronic copy of the ESIGN Disclosure and Consent and any other disclosures pertaining to the account you have opened online for your records. To retain a copy of the account opening disclosures and agreements, your computer system must have the ability to download and store PDF files.

CONSENT

By checking “I agree to the terms and conditions of Electronic Disclosure and Consent,” you consent to the electronic delivery of account opening disclosures and agreements. I agree to the terms described above, and I have the hardware and software listed above to be able to receive and retain the described disclosures electronically.