Consent to Receive Information Electronically (ESign):

When we refer to "we," "us," "our" and "ours" in this enrollment and in our disclosures and agreements we mean The Muncy Bank and Trust Company (Muncy Bank).

Consent to Electronic Disclosures. The following consent and disclosure is required under the Electronic Signature in Global and National Commerce Act ("Esign"). You consent that we may provide to you, now and in the future, information and disclosures in electronic format about your accounts, transactions, services, and products, including the Muncy Bank Online Banking and Service Agreement and Disclosure Statement and any disclosures, notices and documents and any new terms and conditions or deletion or amendment of existing terms and conditions applicable to your accounts, transactions, services and products (collectively the "Muncy Bank Online Banking Disclosures").

System Requirements. In order to access and retain your Muncy Bank Online Banking Disclosures electronically, you must have the following hardware and software:

- A personal computer or other access device that is capable of (a) accessing the Internet to review and retain the Muncy Bank Online Banking Disclosures, (b) sending and receiving email; and (c) printing copies of information from our website (if you want paper copies) or storing data on computer hard drive (if you want to electronically copies).
- A supported operating system and Internet web browser that is capable of supporting 128-bit SSL encrypted communications, as described below:
    - An IBM or Apple-compatible computer, printer, and Internet Access with the following minimum browsers:
    - Microsoft Internet Explorer version 8.0 or higher, or Mozilla Firefox version 8.0 or higher.
    - For Macintosh users, Apple Inc. Safari version 5.1.3 or higher or Mozilla Firefox version 8.0 or higher.
- Software that permits you to receive, access and retain Portable Document Format or PDF files, such as Adobe Acrobat Reader version 5.0 or higher (available for downloading at http://www.adobe.com).
- **Cookies and JavaScript must be enabled in the browser options.**

You acknowledge that your access to this page verifies that your hardware and software meet these requirements. You agree that you will print a paper copy or save all Muncy Bank Online Banking Disclosures to retain for your records. We will provide Muncy Bank Online Banking Disclosures to you electronically by display on Muncy Bank's website (including during online enrollment) or to the e-mail address you provided to us.

Updating Your Email Address. You must notify us of any change to your email address by updating your information on the Muncy Bank Online Banking site.

Paper Delivery Requests. You may request a paper copy of the Muncy Bank Online Banking Disclosures, at no cost, by emailing us using the Online Banking Message Center or by visiting any of our convenient locations. But, Muncy Bank does not need to provide you with additional paper copy of Muncy Bank Online Banking Disclosures, unless specifically requested by you.

How to Withdraw Consent to Electronic Disclosures. You may withdraw your consent to receive Muncy Bank Online Banking Disclosures electronically at no cost to you; however, if you do so, we reserve the right to close your Muncy Bank Online Banking relationship. You may withdraw consent at any time in writing, in person or by utilizing the Message Center function within Muncy Bank's on-line banking product. Subject to Muncy Bank's confirmation of your request, such withdrawal shall become effective no later than fifteen (15) days after receipt by Muncy Bank.

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