

2 N. Main Street, P.O. Box 613, Kingston OH 45644 1-800-337-4562

CONSENT TO RECEIVE ELECTRONIC DISCLOSURES AND DOCUMENTS

To receive disclosures, appraisals and legal documents by electronic mail in connection to your real estate loan request, you must consent for Kingston National Bank to provide this important information electronically.

To receive and retain information, disclosures and documents in electronic format, you will need a computer and printer; a communication link (usually through a traditional or cellular telephone service provider or a cable connection and a modem or other device for connecting your computer to the Internet); an internet service provider; a browser that supports 128-bit encryption; and an email address where notifications of disclosure and document availability can be sent in an electronic format. Disclosures and documents are intended to be viewed in a *.PDF format and requires Adobe Reader or other compatible software for view. In order to keep copies for your records, you will need to have access to a printer or have the ability to download information.

Kingston National Bank will use a secure electronic mail service to email all disclosures and documents that contain non-public personal information. You will receive a standard email that will direct you to a link for the secure e-mail service and you will be required to set up a username and password to access this service. Please keep this username and password in a secure environment as you will use the same username and password for all future secure email communication between you and Kingston National Bank.

You may request a written (non-electronic) copy of any disclosures/documents provided to you electronically by contacting the Mortgage Department of Kingston National Bank via mail: 2 N. Main Street, P.O. Box 613, Kingston OH 45644 or call 1-800-337-4562. Once you consent to receive electronic disclosures/documents paper disclosures/documents will not be mailed to you.

At any time, you may withdraw your consent to receive electronic disclosures and documents by providing a written request to withdraw to: Kingston National Bank, 2 N. Main Street, Kingston OH 45644

I/we hereby give my/our consent to receive electronic communication from Kingston National Bank in connection with my/our loan request.