



E-Sign Disclosure Statement

USA PATRIOT ACT NOTICE

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

E-SIGN DISCLOSURE AND CONSENT AGREEMENT

In this Agreement, the words "we", "us", and "our" mean The Citizens Bank of Philadelphia (TCB). The words "you" and "your" refer to the individual(s) who is/are identified as the owner(s), borrower(s), or guardian(s) for which electronic communications will be provided. "Electronic account-related communications" includes notices, disclosures, legal forms, appraisals, and any other account-related information required by Federal and/or state regulations, other laws, or TCB. "Account" means any credit, loan, or deposit account you hold with us.

YOUR LEGAL RIGHTS

The Electronic Signatures in Global and National Commerce Act ("E-Sign Act") requires your approval and consent before we can provide electronic account-related communications to you. You have the right to receive this information on paper. However, we may provide such information to you electronically if we first present this disclosure and obtain your consent to receiving electronic account-related communications. At times, we may still send you paper communications, but as a basic proposition we need to know that you are willing to receive communications electronically that we may otherwise be required to provide on paper and that you have the hardware and software required to receive this information and that you are holding us harmless from providing same.

TYPES OF ELECTRONIC COMMUNICATIONS YOU WILL RECEIVE

You understand and agree that we may provide to you in electronic format through e-mail at the e-mail address specified below agreements, disclosures, notices and other information (collectively, "Communications"). Communications may include, but are not limited to:

- This Agreement and any updates
- Service and other user agreements for access to our websites or other electronic services, all updates to these agreements and all disclosures, notices and Communications regarding transactions you make;
- Disclosures, agreements, notices and other information related to the opening, initiation, maintenance or operations of an account including, but not limited to, account agreement, fee schedules, appraisals or other disclosures or notices that may be required by the Truth in Savings Act, Electronic Fund Transfer Act, Truth in Lending Act, the Equal Credit Opportunity Act, the Fair Credit Reporting Act, the Gramm Leach Bliley Act, the Real Estate Settlement Procedures Act or other applicable federal or state laws and regulations;
- Any notice of the addition of new terms and conditions or the deletion or amendment of existing terms and conditions applicable to the accounts, products or services you obtain from us;
- Our Privacy Policy and any other privacy statements or notices

HARDWARE AND SOFTWARE REQUIREMENT

In order to access, view, and retain electronic Communication that we make available to you, you must have:

- A computer or other device with Internet connectivity, sufficient storage space and an Internet browser capable of 128-bit encryption;
- A valid e-mail account and e-mail software capable of receiving electronic Communications from us in HTML - or - text-formatted messages; and
- Software that enables you to view files in the Portable Document Format (PDF), such as Adobe Acrobat Reader (available for free at <http://www.adobe.com/>).

REQUESTING PAPER COPIES

We will not send you a paper copy of any Communication unless you request it or we otherwise deem it appropriate to do so. You can obtain a paper copy of an electronic Communication by printing it yourself or by requesting that we mail you a paper copy, provided that such request is made within a reasonable time after we first provided the electronic Communication to you. To request a paper copy, contact us at: The Citizens Bank of Philadelphia, Attention: Loan Operations, P.O. Box 209, Philadelphia, MS 39350.

We reserve the right, but assume no obligation, to provide a paper (instead of electronic) copy of any Communication that you have authorized us to provide electronically. Such communications shall be mailed to the primary address for you in our records or otherwise delivered as required by law or the governing agreement.

COMMUNICATIONS IN WRITING

All Communications in either electronic or paper format from us to you will be considered "in writing". We recommend that you print and retain a copy of this Disclosure and any other Communication that is important to you.

HOW TO WITHDRAW CONSENT

You have the right to have all of the documents described in the Disclosure provided to you on paper. You may withdraw your consent to receive Communication in electronic form by contacting us at: The Citizens Bank of Philadelphia, Attention: Loan Operations, P.O. Box 209, Philadelphia, MS 39350.

We may treat your provision of an invalid e-mail address or the malfunction of a previously valid e-mail address as a withdrawal of your consent to receive electronic Communications.

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 your e-mail address by contacting us at: The Citizens Bank of Philadelphia, Attention: Loan Operations, P.O. Box 209, Philadelphia, MS 39350.

TERMINATION / CHANGES

We reserve the right, at our sole discretion, to discontinue the provision of your electronic Communication, or to terminate or change the terms and conditions on which we provide electronic Communication. We will provide you with notice of any such termination or change as required by law.