

E-SIGN

DISCLOSURE AND CONSENT

Please read this electronic consent disclosure carefully and keep a copy for your records. This disclosure contains important information that you are entitled to receive before you consent to receive disclosures required by the Truth in Lending Act, the Real Estate Settlement Procedures Act, and the Equal Credit Opportunity Act electronically.

The words "we," "us," and "our" means Citizens Federal Savings Bank and the words "you" and "your" means you, the individual(s) who have applied for a product. As used in this disclosure, "Communication" means any authorization, agreement, disclosure, notice, or other information related to your account, including, but not limited to, information that we are required by law to provide to you in writing.

Scope of Communication to Be Provided in Electronic Form

By signing and clicking on the "Done" button at the top of the page, you are consenting to the electronic delivery of selected information and disclosures, rather than by postal mail. Your preference to receive your related application disclosures required by applicable federal and state law and instructions for completing and returning the application and disclosures electronically will remain in effect until canceled by you as described below. Your consent to receive electronic Communications and transactions includes, but is not limited to:

- Initial disclosures or agreements for your loan or deposit accounts
- Notices or disclosures about a change in the terms of your loan or deposit accounts
- Appraisals
- Signature Cards

All Communications in either electronic or paper format from us will be considered "in writing." Even if you consent to receive Communications electronically, you can request a paper copy by contacting Citizens Federal Savings by phone at (913) 727-1040 or by contacting your loan officer. Citizens Federal Savings Bank will not charge you any fees for providing a paper copy of any of these Communications.

Method of Providing Communications to you in Electronic Form

All Communications that we provide to you in electronic form will be provided via email at the email address you specify on this disclosure. You will receive your application, disclosures and/or instructions as an attachment to an email. The email will be sent encrypted through a secure message center to protect sensitive information. You will receive a notification email. The first time you receive an encrypted email from us, you will need to create an account (your email address and a password) in order to read the message. This password will be the same password each time we send you a document and is used in conjunction with your email address. You must immediately notify us if your email address changes. To submit a change of email address, call us at (913) 727-1040 or by contacting your Loan Officer or New Account Representative.

System Requirements to Access Information

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

- An active email account (you must notify us immediately of any change in your email address).
- A personal computer or other device which is capable of accessing the Internet.
- Microsoft Internet Explorer 8.0 or higher, Firefox 5.0 and higher, or Safari 5.0 and higher with 128-bit encryption.
- You must have software which permits you to receive and access Portable Document Format "PDF" files, such as Acrobat Reader version 8.0 or higher.

You are solely responsible for the cost and maintenance of such equipment. You represent and warrant:

- a) You have the equipment and access capabilities to receive documents electronically.
- b) You are responsible for the use, protection, and confidentiality of your log-on ID and password, as well as other account numbers, account information, and email address information. You are responsible for contacting Citizens Federal Savings Bank if you become aware of a theft, loss, or unauthorized use of your personal information.
- c) You are responsible for accessing, opening, and reading your documents. These documents may contain important and legally binding notices and information. Documents delivered pursuant to this agreement will constitute your only notice of matters contained in the documents. You are responsible for promptly notifying Citizens Federal Savings Bank if any of the documents you receive are not accessible, are incomplete or are unreadable.
- d) In order to retain a copy of the documents, your system must have the ability to either download or print PDF files. In order to sign and return a loan application or other account documents, you must be able to print them on a functioning printer attached to your computer.

Withdrawal of Electronic Acceptance of Disclosures and Notices

You may withdraw your consent to receive Communications in electronic format by contacting us at (913) 727-1040 or by postal mail at Citizens Federal Savings Bank, 5151 S. 4th Street Trafficway, Leavenworth, KS 66048. We may treat your provision of an invalid email address or the subsequent malfunction of a previously valid address as a withdrawal of your consent to receive electronic communications. Any withdrawal of your consent to receive electronic communications 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 email address, contact, and other information related to this disclosure, and to maintain and update promptly any changes in this information. You can update such information by telephone at (913) 727-1040 or by postal mail at Citizens Federal Savings Bank 5151 S. 4th Street Trafficway, Leavenworth, KS 66048. Please include your name, existing information, and updated information.

Termination/Changes

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