## **Federal E-SIGN Act Disclosure and Consent**

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## **Electronic Delivery of Disclosures and Notices**

In order to use the Online Account Opening Product and to access, receive and retain the disclosures, agreements, change notices, terms and conditions and any other documents you must provide, at your own expense, an Internet connected device that is compatible with this financial institution's Online Account Opening product deployed at the time of access. Your device must meet the minimum requirements outlined below. You also confirm that your device will meet these specifications and requirements and will permit you to access and retain the disclosures, agreements, change notices, terms and conditions and any other documents electronically each time you access and use the Online Account Opening product.

Please click on the HTML links to review the disclosures prior to continuing with your application. In order to retain, you may print the documents by selecting "Download". Select your printer and click on OK or select Save to retain a copy on your PC. If you are working on a public computer, you should not engage in online account opening.

If you do not want to receive the disclosures, agreements, change notices, terms and conditions and any other documents electronically, you should exit this area of our website. If you do not consent to receiving these documents electronically, you will not be able to open the deposit account via our website.

## **System Requirements to Access Information**

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- -An Internet web browser which is capable of supporting 128-bit SSL encrypted communications, which requires a minimum web browser version of Microsoft® Internet Explorer version 6.0 (available for downloading at <a href="http://www.microsoft.com/windows/ie/downloads/default.asp">http://www.microsoft.com/windows/ie/downloads/default.asp</a>) and your system or device must have 128-bit SSL encryption software. Your access to this page verifies that your browser and encryption software/device meets these requirements.
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your consent to receive electronic statements 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 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 such information (such as your e-mail address) at our Website www.onlinefirstfed.com or by telephone at 330-364-7777 or by postal mail at 321 N. Wooster Avenue, P.O. Box 38, Dover, Ohio 44622.