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**DISCLOSURE REQUIRED BY FEDERAL LAW
READ AND SCROLL DOWN
ELECTRONIC RECORDS DISCLOSURE AND AGREEMENT**

Please read this Electronic Records Disclosure and Agreement carefully and keep a copy for your records. Federal Law requires that we obtain your consent before accepting an online application and/or providing required disclosures electronically. You must consent by choosing "Yes" below in order to proceed. Your consent will apply only to this transaction which includes your deposit account application, related disclosures and miscellaneous documents pertaining to this request and you will not be consenting to receive any other electronic records or disclosures for any other transaction at this time.

System Requirements to Access the Information

To access an electronic application and/or related disclosures in conjunction with this transaction, you must have the following equipment and software:

You will need an Internet Explorer® (Version 5.5 or greater), Firefox® (Version 3.0 or greater), Safari® (Version 3 or greater), Google Chrome™ (Version 5.0 or greater) or Opera™ browser to receive disclosures electronically. Please note that future disclosures may be delivered through FNCB's Secure Mail System. You will receive an email that contains instructions on how to access your disclosures.

Software that permits you to receive and access Portable Document Format (PDF) files, such as Adobe Acrobat Reader version 5.1 or higher (available for downloading at <http://www.adobe.com/products/acrobat/readstep2.html>)

System Requirements to Retain the Information

You will also need access to a printer or the ability to download information in order to keep copies for your records. If disclosures are received electronically, you must be able to print them in order to sign and return them. You must have a functioning printer connected to your personal computer or other access device, which is able to print the applicable disclosures on one-sided plain white 8½ x 11 inch paper.

Your Right to Withdraw Consent, Receive Paper Copies, or Change Contact Information

You may elect to withdraw your consent to receive future electronic disclosures by contacting us as described below. Future disclosures will be provided to you in paper free of charge. Because we may provide certain disclosures to you immediately after submitting an online application, if applicable, you will not be able to withdraw your consent to receive those disclosures electronically. Such withdrawal will not affect the legal validity of the disclosures already given.

You may elect to receive paper copies of the disclosures related to this loan request in addition to receiving them electronically by contacting us as described below. Paper copies will be provided to you free of charge.

You can change your contact information by contacting us as described below.

Email us at mortgageapp@fncb.com if you have completed a residential mortgage application

Email us at centrallending@fncb.com if you have completed a consumer loan application

Email us at customerservice@fncb.com if you have completed a consumer deposit account application

Call us at 877-TRY-FNCB

Consent to receive the requested files electronically

Choosing "Yes" below constitutes your written signature and approval of, and agreement to be bound by the terms of this disclosure and to receive the application (if applicable), related disclosures and miscellaneous documents electronically. By choosing "Yes," you hereby: confirm that the internet access device(s) you will use to receive requested electronic documentation meet(s) the system requirements described above; and consent to receiving the documents electronically. Choosing "No" below discontinues your request for the electronic transaction.

Do you agree to complete our online application and/or receive any required disclosures electronically?

YES

NO