

In order to review and sign your documents electronically, you will first need to review and accept the consent form.

Consent for Use of Electronic Signatures and Records

First National Bank Alaska is required by law to provide you with certain disclosures and information about your loan application (**Loan Disclosure Documents**). With your consent, First National Bank Alaska can deliver Loan Disclosure Documents to you by displaying or delivering the Loan Disclosure Documents electronically, and requesting that you print or download the Loan Disclosure Documents and retain them for your records.

This notice contains important information that you are entitled to receive before you consent to electronic delivery of Loan Disclosure Documents. Your consent also permits the general use of electronic records and electronic signatures in connection with your application. Please read this notice carefully and print or download a copy for your files.

After you have read this information, if you agree to receive Loan Disclosure Documents from First National Bank Alaska electronically, and if you agree to the general use of electronic records and electronic signatures in connection with your relationship with First National Bank Alaska, please click the **E-Sign Disclosure and Consent** box where indicated on the loan application.

Statement of Electronic Disclosures:

You may request to receive Loan Disclosure Documents on paper, but if you do not consent to electronic delivery of Loan Disclosure Documents, First National Bank Alaska cannot proceed with the acceptance and processing of your electronic application.

If you consent to electronic delivery of Loan Disclosure Documents, you may withdraw that consent at any time. However, if you withdraw your consent, First National Bank Alaska will not be able to continue processing your electronic application.

If you consent to electronic disclosures, that consent applies to all Loan Disclosure Documents First National Bank Alaska gives to you or receives from you in connection with your loan application and the associated notices, disclosures, and other documents.

The Loan Disclosure Documents covered by the consent include, among other things, as applicable:

- Truth In Lending Disclosures
- Equal Credit Opportunity Act Disclosures
- Credit Card Disclosures
- Home Equity Application Disclosure
- Early ARM Disclosure Statement
- What you should know about home equity lines of credit

You agree to print out or download Loan Disclosure Documents when we advise you to do so and keep them for your records. If you have any trouble printing out or downloading any Loan Disclosure Documents, you may call 907-777-5668 or email OnlineApp@fnbalaska.com for assistance. If you need to update your e-mail address or other contact information with First National Bank Alaska you may do so by contacting:

First National Bank Alaska by phone at: (907) 777-5668, OnlineApp@fnbalaska.com or by mail at:

First National Bank Alaska
Attn: Consumer Underwriting
101 W. 36th Ave, PO Box 100720
Anchorage, AK 99510-0720

Withdrawal of Consent:

If you wish to withdraw your consent to the use of electronic records and electronic signatures, you may do so by contacting First National Bank Alaska by the methods listed above. After consenting to receive and deliver Loan Disclosure Documents electronically, you may, upon request, obtain a paper copy of the Loan Disclosure Documents by contacting First National Bank Alaska by the methods listed above.

System Requirements:

In order to access your Loan Disclosure Documents electronically you must:

1. Be able to view disclosures on your monitor.
2. Have access to an internet service account and use Internet Explorer V8.0 and above or Firefox V2.0 and above or Safari V2.0 and above to receive required information.
3. Be able to receive email that contains hyperlinks to Websites in order for your lender to deliver required information to you.
4. Be able to access documents with Adobe Acrobat Reader ®
5. Be able to print or download.

By clicking the **E-Sign Disclosure and Consent** box on the loan application, you agree that you have the required software and/or hardware to receive Loan Disclosure Documents.

Your consent does not mean that First National Bank Alaska must provide the Loan Disclosure Documents electronically. First National Bank Alaska, at its option, may deliver Loan Disclosure Documents or otherwise communicate with you on paper if it chooses to do so. First National Bank Alaska may also require that certain communications from you be delivered to First National Bank Alaska on paper at a specified address.

I have read the information about the use of electronic records, disclosures, notices, and e-mail, and consent to the use of electronic records for the delivery of Loan Disclosure Documents in connection with my loan application with First National Bank Alaska. I have been able to view this information using my computer and software. I have an account with an Internet service provider, and I am able to send e-mail and receive e-mail with hyperlinks to websites and attached files. I also consent to the use of electronic records and electronic signatures in connection with my loan application with First National Bank Alaska in place of written documents and handwritten signatures.