



Electronic Disclosure and Consent Agreement

Rev. 05/2025

By accepting this Electronic Disclosure and Consent Agreement (“Agreement”) you agree to conduct certain banking business electronically with First National Bank Alaska. You will have the ability to access, view, and download, and where applicable provide an electronic signature to various agreements, disclosures and notices (“Electronic Documents”).

You also acknowledge and agree any Electronic Document executed with your electronic signature shall be considered an original signature for all purposes and have the same force and effect as an original signature. Please review this Agreement carefully and print or save copy for your reference.

The words “we,” “us,” and “our” refer to First National Bank Alaska, with whom you have an account or are applying to open an account, and the words “you” and “your” mean you, the individual customer(s) or entity identified on your account(s).

Online Service E-Sign Disclosure and Consent Agreement

This Agreement, applies to all documents, disclosures, and notices for those products and services [“Service(s)”] you are applying for and Services you currently have with us offered through electronic document platforms as well as documents we may deliver to you from time to time.

If you choose not to use the Electronic Documents service, you may decline this Agreement by selecting the cancel button “X” at the top of the screen and closing the application. If you do not consent to use the Electronic Document service, we cannot proceed with the acceptance and processing of your electronic application.

Scope of Documents to Be Provided in Electronic Form

When you use a Service to which this Agreement applies, you agree we may provide you with appropriate Electronic Documents to include: (1) Applications and agreements or amendments thereto; (2) disclosures, notices, and privacy policies; and (3) other information related to the product or service, including but not limited to information we are required by law to provide to you in writing.

Method of Providing Documents to You in Electronic Form

Electronic Documents will be provided by accessing a website that we designate in an email notice we send to you at the time the information is available, or to the extent permissible by law, by access to a website that we will generally designate in advance for such purpose.

How to Withdraw Consent

You may withdraw your consent to the use of Electronic Document service by contacting us through the information in the Contact Information Section. If you withdraw your consent to use the Electronic Document service, we cannot proceed with the acceptance and processing of your electronic application.



Equipment and Software Requirements to Access Information

To access, view, and retain Electronic Documents we make available to you, you must have the following software: a standards-compliant web browser which supports the HTTPS protocol, HTML, and cookies. Viewing PDF documents requires additional software such as Adobe Reader or similar. You will also need a device capable of storing the electronic files for the purpose of retaining them and an accessible printer.

The above-listed equipment and software must be provided by you, at your own expense.

Changes to System Requirements

If our hardware or software requirements change, and that change may create a material risk you would not be able to access or retain subsequent documents, we will notify you at the email address you provide to us.

How to Update Your Records

It is your responsibility to provide an accurate and current email address and other information related to this Agreement and your account(s), and to maintain and update promptly notify us of any changes to this information.

Termination/Changes

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

Requesting Paper Copies

You are not required to receive notices or disclosures or sign documents electronically and may request paper copies of documents or disclosures if you prefer to do so. You also have the ability to download and save any Electronic Documents provided through the online application. Once the item is downloaded you can print from your device. If you request paper copies, please use the contact information below, and we ask that you provide your name, email address, telephone number, postal address, and the document title. We may charge you a service charge for delivery of paper copies in accordance with our fee schedule.

We reserve the right, but assume no obligation, to provide a paper (instead of electronic) copy of any communication you have authorized us to provide electronically.

Consent

By selecting the "I Agree" button, you are affirmatively providing your consent to Electronic Documents, you represent you have read and understand this Agreement. You agree we do not need to provide you with an additional paper (non-electronic) copy of the communications, unless specifically requested. You further agree your device satisfies the software requirements specified above and you have provided us with a current email address at which we may send Electronic Documents to you.



First National Bank **A L A S K A**

Contact Information

Please reach out to us by writing at:

First National Bank Alaska
Attn: Contact Center
PO Box 100720
Anchorage, AK 99510

To contact us by phone or email:

Contact Center
907-777-4362
800-856-4362 (Toll Free)
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