



eSign Disclosure and Consent

As part of your relationship with Mars Bank ("Bank"), we want to provide you with all the information you need to help effectively manage your accounts. Our goal is to provide you with options for receiving your account documents. We are required by law, regulation or agreement to give you certain information "in writing." With your consent, we may provide some of this information to you by Electronic Delivery.

This eSign Disclosure and Consent ("eSign Agreement"), eSign Agreement applies to all Communications regarding your application for an account(s) or any resulting account(s) with Mars Bank. The words "we," "us" and "our" mean Mars Bank and the words you" and "your" means the person(s) giving this eSign Consent who are identified on the application for an account(s) or any resulting account(s). "Communications" means each legal disclosure, notice, agreement, fee schedule, statement, privacy statements, and all other notices and updates related to your application for account(s) or any resulting account(s) with us.

The eSign Agreement describes how we communicate with you electronically, provides additional details about the electronic Communications we provide to you and sets out the hardware and software requirements you need to receive these electronic Communications.

Communications

All Communications that we provide you in electronic form will be provided by one or more of the following methods: (1) via e-mail, (ii) by access to a designated website, or (iii) by requesting you download a PDF (portable document format) file containing Communications.

Withdrawal of Consent; Consequences of withdrawing consent; How to give notice

You have the right to withdrawal your consent at any time. Your withdrawal of consent will become effective once we have had a reasonable opportunity to act upon it.

You have the option to withdrawal your consent to receive electronic Communications by calling us at 724-625-1555, extension 287 Monday through Friday from 8:00 AM to 5:00 PM excluding bank holidays, writing to us at PO BOX 927 Mars, PA 16046 or sending an e-mail to us at newaccount@marsbank.com.

Once you have withdrawn your consent, you may not apply for an account online. If you have a pending application in the online application system for an Account it will be terminated. If you would like to apply for an account after withdrawing e-signature consent, please visit a Mars Bank branch. If you already have an account all previously agreed to agreements, disclosures and other terms will remain in effect. Ongoing Communications will be sent via mail to the address on record for that account or for Communications to you via mail to the address of record for you.

There is no fee to process the withdrawal of your consent to receive Communications electronically. You will still receive paper account statements through the mail. We will not impose a fee for mailing your statement or other Communications that are necessary. Paper copies of electronically delivered statements may be obtained by contacting a Mars Bank banking center and the fee for paper statements disclosed on the Schedule of Fees will apply. You may request that we mail you a free paper copy of electronic Communications that were not account statements by using the above contact information.

Hardware and Software Requirements

You are responsible for maintaining all software and hardware necessary for receiving, viewing and maintaining record of Communications that we send to you electronically. Your acceptance of the eSign Agreement, you



represent that you will maintain all hardware and software necessary to receive, view and maintain (including, but not limited to savings and/or printing) any electronic Communication provided to you.

To receive electronic records, you must have:

- A valid email address on file with us,
- Computer, mobile device, table or similar device with internet access and current browser software and computer software that is capable of receiving, accessing, displaying, and either printing or storing electronic Communications received from us,
- Sufficient storage space to save electronic Communications (whether presented online, in emails or .pdf) or the ability to print electronic Communications.

At times, we may revise the hardware and software requirements and will notify you if there are material changes to the hardware or software needed to receive electronic Communications from us. We reserve the right to discontinue support of a current version of software if, in our sole opinion, it suffers from a security flaw or other flaw that makes it unsuitable to use with any of our electronic services.

Record Update

As part of this eSign Agreement, you are responsible to update us with accurate and current contact information that includes a valid email address and other information related to the eSign Agreement and your account(s). Please contact us at 724-625-1555, extension 287.

Electronic Signature/Consent

Your enrollment may not be complete without your electronic signature. You understand that as part of opening an account electronically you will be asked to enter your signature electronically by signing on a screen or by selecting designated signature or acceptance boxes or buttons. With this action, you acknowledge and agree that by providing this signature, it is the legal equivalent of submitting a document signed by hand.

Federal Law

By your acceptance to this eSign Agreement, you acknowledge and agree that your consent to electronic Communications is subject to the federal Electronic Signatures in Global and National Commerce Act ("E-SIGN Act") and that you and we both intend that the E-SIGN Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

Our Right to Change Terms and Termination

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

Acceptance and Consent

By consenting to the eSign Agreement, you agree to the following:

- I have read and understand the information above about the use of electronic Communications.
- I consent to review Communications electronically as outlined above.
- I have the required hardware and software described above.
- I am able to receive, access, retain and view Communications electronically via the methods described above.

PLEASE SAVE OR PRINT A COPY FOR YOUR RECORDS.