

This two page document includes important disclosures for you; including your Federal Consumer Credit Disclosure and your Consent to Conduct Electronic Transactions Disclosure. Please review this information, and let us know if you have any questions.

FEDERAL CONSUMER CREDIT DISCLOSURES

CREDIT DISCLOSURES: An insurance product or annuity may be offered to you. If you purchase an insurance product or an annuity:

1. The insurance product or annuity is not a deposit or other obligation of, or guaranteed by, this institution or our affiliate(s)
2. With exception of Federal Flood Insurance or Federal Crop Insurance, the insurance product or annuity is not insured by the Federal Deposit Insurance Corporation or any other agency of the United States, this institution, or our affiliates(s); and
3. In the case of an insurance product or annuity that involves an investment risk, there is investment risk associated with the insurance product, including the possible loss of value.

If an insurance product or annuity is offered we cannot condition an extension of credit on either of the following:

1. Your purchase of an insurance product or annuity from us or any of our affiliates; or
2. Your agreement not to obtain or a prohibition on you from obtaining, an insurance product or annuity from an unaffiliated entity.

CONSENT TO CONDUCT ELECTRONIC TRANSACTIONS AND TO RECEIVE ELECTRONIC DISCLOSURES AND NOTICES

This disclosure documents your consent to conduct electronic transactions and to electronically receive disclosures and notices regarding the accounts you are applying to open with us online. The disclosure also describes your rights relative to conducting transactions electronic transactions and to receiving electronic disclosures and notices, as well as the consequences of withdrawing your consent. We recommend you print and retain a copy of this disclosure and all the disclosures and agreements related to this transaction.

Once you consent, you will be able to apply to open accounts online. If you do not consent, you will not be able to apply online. Whether or not you consent, you will still be entitled to apply to open accounts through other methods that we permit, such as in person.

You understand, prior to consenting, that:

1. Your consent applies only to disclosures and notices regarding your deposit accounts, excluding your periodic account statements;
2. Unless you consent, you have the right to receive all required disclosures in paper or non- electronic form;
3. Even after consent, if you want to receive a paper copy of the disclosure in addition to the electronic disclosure you can obtain one free of charge by calling us or writing us at the number or address listed below;
4. You can withdraw your consent at any time by calling us or writing us at the number or address listed below; and
5. By consenting to conduct transactions and receive electronic disclosures and notices you agree to provide us with the information (such as current email address) needed to communicate with you

electronically and update us as to any changes in such information by calling or writing us at the number or address listed below.

We reserve the right to provide any disclosures or notices in writing, rather than electronically. Except as otherwise provided in this or other agreements, by law, or on our website, you cannot give us notices electronically. All notices from you must be in writing.

Privacy Policy

Protection of your privacy is important to us. To read more about how we protect your personal information, review our [privacy policy](#).

Your Credit History

As part of processing your application we will request a credit report and use the information contained in it to evaluate your loan application.

Disclosures and Consent

These disclosures include the Federal Consumer Credit Disclosure and the E-Sign Disclosure and Consent, which applies to communications for the application you are about to submit and may apply to any products for which you are approved. If you do not wish to conduct business with us or receive electronic communications from us, you may apply for your loan in person at any of our [branch locations](#).

Hardware and Software Requirements

Internet Explorer 11 or an updated version of Firefox, Google Chrome and Safari.

Contact Information

785-539-8322

Bank of the Flint Hills

806 W 5th Street, Wamego, KS 66547

Customerservice@bankflinthills.com

By clicking "I Agree" below you consent to receive disclosures and notices electronically and to the terms and conditions as described above. You will then be directed to the Online Application.