

ELECTRONIC DISCLOSURES AND NOTICES CONSENT AGREEMENT

NAME/ADDRESS OF FINANCIAL INSTITUTION

FNBC Bank and Trust
620 W. Burlington Ave
LaGrange , IL 60525

The following provisions provide important disclosures that apply to your election to receive electronic records.

DEFINITIONS. In the provisions hereof, the terms "you" and "your" refer to the consumer, and the terms "we" and "us" refer to the financial institution ("Institution") listed above. Also, the use of "you" and "your" shall be construed in the singular and plural, as the text requires.

SCOPE AND DURATION. You have elected to receive all available disclosures, notices and other records ("records") from us in electronic form, until you close the account(s) or until such time the events described in Changing Your E-Mail Address or Withdrawal Of Consent provisions occur.

Withdrawing consent does not affect the legal effectiveness, validity, or enforceability of electronic records made available to you prior to the implementation of your withdrawal.

SYSTEM REQUIREMENTS. Below are the necessary hardware and software requirements you must have in order to receive and retrieve records electronically. We will notify you of any change in the hardware or software requirements needed for access to or retention of electronic records.

Encryptable Internet Browser; storage space on your computer or storage device; recent version of Adobe(R) Acrobat(R) Reader; an e-mail account; a computer with an operating system & software capable of securely receiving, accessing, displaying, printing, or storing records received from us in electronic form; working Firewall & Anti-Virus software.

CONFIRMATION. By electing to have your records provided to you in an electronic form, you agree to confirm your ability to receive these records electronically by following any procedures specified by us, from time to time. When we notify you of any system changes, you must reconfirm your consent according to the instructions provided at the time, or withdraw your consent.

Agreeing to accept records electronically means that once we present them to you, and if necessary, you click to accept them, they will apply to you and your account(s). You further agree that this election does not prevent us from delivering records to you via U.S. mail.

REQUESTING PAPER COPIES. You may request paper copies of your records.

To request a paper copy of a record, you may write to us at the address above or contact us through our website.

CHANGING YOUR E-MAIL ADDRESS. If you change your e-mail address or other contact information, you must provide us with your new e-mail address or other contact information. The change will not be effective until we receive it and have had a reasonable opportunity to act upon it.

If you fail to provide us with this information and electronic records are returned undelivered, then we will take the following action(s):

We will attempt to contact you for a working e-mail address, and we may, at our discretion, choose to mail the electronic records to you using U.S. mail.

WITHDRAWAL OF CONSENT. Any authorized signer, for the account(s) listed on this Consent Agreement, has the right to withdraw at any time the consent to have records provided in electronic form, either using the Withdrawal of Consent document or in any notification approved by us. Your consent withdrawal will not be effective until we receive it and have had a reasonable opportunity to act upon it.

To withdraw from electronic delivery of records, you may change your preferences on the Change Statement Delivery Method page within the Internet Banking Service.

ADDITIONAL TERMS (if any).

Your acknowledgement that you have read and agreed to the terms within this agreement is registered with us when you check the box on the Change Statement Delivery page within Internet Banking that states "I have read and agree to the terms of this Electronic Disclosures and Notices Consent Agreement, and you click the submit button. Signing and returning this form to the bank is not necessary.

ACKNOWLEDGMENT. By clicking the "I Agree" button, you acknowledge that you have read and understood the above provisions, and request and authorize us to provide you with records for the account(s) indicated above in an electronic form.