



AGREEMENT TO ACCEPT NOTICES AND DISCLOSURES ELECTRONICALLY

In compliance with Electronic Signatures and National Commerce Act (ESIGN)

In accordance with the Electronic Signatures in Global and National Commerce Act (ESIGN), we want to advise you of your rights concerning your agreement to accept Notices and Disclosures in an electronic format. In this Agreement, the terms “you” and “your” refer to each borrower, and the terms “we,” “us” and “our” refer to AgTrust, ACA (“Association”).

Notices and Disclosures (“Communications”) include but are not limited to any legal or regulatory disclosures required in connection with your loan and privacy notices.

CONFIRMATION OF CONSENT

You acknowledge and agree that your consent to receive Communications electronically is being provided in connection with a transaction that is subject to the federal Electronic Signatures in Global and National Commerce Act (“Act”) and that you and we both intend that the Act apply to the fullest extent possible to allow us the ability to conduct business with you by electronic means.

UPDATING YOUR RECORDS

The Association must have your current email address to provide you with Communications. It is your responsibility to provide us with an accurate and complete email address. You must maintain and promptly update this information with any changes. You can update your email address by contacting us at 817-332-6565.

WITHDRAWAL OF YOUR CONSENT TO RECEIVE ELECTRONIC COMMUNICATIONS

Your ongoing consent to receive Communications is voluntary and may be withdrawn at any time. You may withdraw your consent by contacting the Association at 817-332-6565, sending an email to helpdesk@agtrustaca.com, or mailing your request to AgTrust, ACA 1612 Summit Avenue, Suite 300, Fort Worth, Texas 76102. By withdrawing your consent to receive Communications, you will no longer be able to access any Communications previously made available to you electronically and will again begin to receive paper Communications via U.S. mail. We may treat an invalid email address or the subsequent malfunction of a previously valid email address as a withdrawal of your consent. If you withdraw your consent to receive Communications electronically, the withdrawal will become effective after your request is processed.

AMENDMENTS

We may amend or supplement this Agreement from time to time by providing notice to you. Notice shall be effective when sent or as otherwise required by law.

ASSOCIATION TERMINATION

We reserve the right, at our sole discretion, to change or terminate the terms and conditions under which we provide electronically, or to discontinue providing Communications to you electronically. We will provide you with advance notice of any such change or termination. Your decision to continue to receive statements electronically will constitute your agreement to any such changes.

REQUESTING PAPER COPIES

To request a printed copy of an electronic communication, you may either print the electronic communication on your own equipment or contact the association at 817-332-6565.

In order to access, view and retain Communications, you must have a personal computer or similar access device, operating system and telecommunications connections to the Internet capable of receiving, accessing, displaying and either printing or storing documentation you receive from us by access to our website using the technology specified below:

- An up-to-date Internet browser
- And
- An email account

ACCEPTANCE OF THIS AGREEMENT

By accepting the Electronic Communications Agreement, you acknowledge your understanding of, and agreement to these terms and conditions. You also confirm that you are able to meet the hardware and software requirements necessary to access, view and print Online Communications.

A detailed copy of Hardware/Software minimum requirements will be provided upon your request.

CHANGES TO HARDWARE AND SOFTWARE REQUIREMENTS

We will provide you with notice of any change in the hardware and software requirements in order to access, view and retain Communications. Your decision to continue to receive Communications will constitute your agreement to such changes.

ACCEPTANCE OF THIS AGREEMENT

By accepting the Electronic Communications Agreement, you acknowledge your understanding of, and agreement to these terms and conditions. You also confirm that you are able to meet the hardware and software requirements necessary to access, view and print Online Communications.

PLEASE RETAIN A COPY OF THIS AGREEMENT FOR YOUR RECORDS.

Signature Date

Signature Date