

ELECTRONIC RECORD AND SIGNATURE CONSENT & DISCLOSURE

From time to time, First Bank (“we,” “us” or the “Bank”) may be required by law to provide to you certain written notices, documents, disclosures, or information (“Required Information”). Under the federal E-SIGN Act and related state laws, with your consent, we can deliver and provide you with this Required Information electronically and can use electronic signatures in connection with your transactions with us. This Electronic Record and Signature Consent (this “Consent”) is also known as the eConsent Disclosure Agreement in eBanking and describes the terms and conditions for providing to you the Required Information electronically and the ways in which you can electronically sign documents we provide you.

Please read the information below carefully and thoroughly, and if you can access this information electronically to your satisfaction and agree to this Consent please confirm your agreement and maintain a copy of this Consent for your records.

By electronically agreeing to and signing this Consent, you consent and agree to proceed with the review and execution of all agreements, disclosures, statements, and documents related to your relationship with the Bank and the services provided to you by the Bank in electronic format. This includes the use of electronic communications, electronic disclosures, electronic contracts, and electronic signatures (including “check-box” style acknowledgements).

If you want to proceed with your relationship with us, you must consent to receiving the Required Information electronically before we can provide it to you. Your consent will apply to your entire relationship with the Bank. Your consent permits the general use of electronic records and signatures in connection with all your transactions with the Bank. If you do not agree to proceed with: (a) the signing of agreements electronically; (b) the review of disclosures and agreements in electronic format; and (c) the receipt of electronic communications from us, please decline to execute this Consent.

Agreement to Conduct Business Electronically

By signing this Consent, you are agreeing: (a) to the presentation of electronic documents, agreements, and disclosures; (b) that such documents are binding contracts; and (c) that you will accept and execute the applicable documents electronically. You acknowledge that all disclosures required by applicable law are being provided to you and may be provided to you electronically. Your consent does not mean that the Bank must provide the Required Information to you electronically, only that it may do so. The Bank may, at its option, deliver the Required Information on paper, if the Bank chooses to do so. We may also require that certain information or communications from you be delivered to the Bank or its agents, servicers, or service providers, on paper, at a specific address.

You further agree as follows:

- Your execution of this Consent signifies your intent to enter into a binding legal agreement, and that your consent to conduct business electronically applies to all documents that we will provide to you or agreements that you will execute with us.
- All documents, including any modifications to such documents, signed using electronic means are as valid and enforceable as if you executed a paper copy using a “wet ink” handwritten signature.
- The authoritative copy of the electronically executed documents (the “Authoritative Copy”) shall be the electronic copy that resides in our document management system or that of our agents, services, or service providers. If a paper version of the Authoritative Copy is created, then both the electronic version and the paper version shall be considered originals and both shall be an Authoritative Copy.

Getting paper copies

You may print a copy of any Required Information from your computer or emails. At any time, you may request from us a paper copy of any Required Information provided or made available electronically to you by us.

If you have executed your agreements using the DocuSign system, you will have the ability to download and print documents we send to you through the DocuSign system during and immediately after the signing session and, if you elect to create a DocuSign account, you may access the documents for a limited period of time (usually 30 days) after such documents are first sent to you.

If you wish for us to send you paper copies of any such documents from our office to you, you will be charged the current rate for a paper copy. Refer to the current schedule of fees for pricing information. To request a paper copy of the Required Information, you must send us an email to ClientService@fbol.com and in the body of such request you must state your email address, full name, mailing address, and telephone number.

Withdrawing your consent

If you decide to receive notices and disclosures from us electronically, you may at any time change your mind and tell us that thereafter you want to receive required notices and disclosures only in paper format.

To inform us that you no longer wish to receive future notices and disclosures in electronic format you may:

- decline to sign a document from within your signing session, and on the subsequent page, select the check-box indicating you wish to withdraw your consent; or
- send us an email to ClientService@fbol.com with the subject line “Request to Withdraw Electronic Record and Signature Consent”, and in the body of such request you must state your email, full name, mailing address, and telephone number.

We do not need any other information from you to withdraw your consent.

Consequences of withdrawing your consent

If you elect to receive required notices and disclosures only in paper format, it may slow the speed at which we can complete certain steps in transactions and deliver services to you because we will need first to send the required notices or disclosures to you in paper format, and then wait until we receive back from you your acknowledgment of your receipt of such paper notices or disclosures. Further, you will no longer be able to use the DocuSign system to receive required notices and consents electronically from us or to sign electronically documents from us. If you withdraw your consent, we reserve the right to restrict or terminate your access to eBanking.

Notices and disclosures will be sent to you electronically

Unless you tell us otherwise in accordance with the procedures described herein, we may provide electronically to you, including through the DocuSign system, the Required Information. To reduce the chance of you inadvertently not receiving any notice or disclosure, we prefer to provide all of the Required Information to you by the same method and to the same address that you have given us. Thus, you can receive all the Required

Information electronically or in paper format through the paper mail delivery system. If you do not agree with this process, do not agree to this Consent. Please also see the paragraph immediately above that describes the consequences of your electing not to receive delivery of the notices and disclosures electronically from us.

There are certain communications that by law we are not permitted to deliver to you electronically, even with your consent. So long as required by law, we will continue to deliver those communications to you in paper format.

How to contact First Bank

You may contact us to let us know of your changes as to how we may contact you electronically, to request paper copies of certain information from us, and to withdraw your prior consent to receive notices and disclosures electronically as follows:

- To contact us by email send messages to: ClientService@fbol.com
- To contact us by mail, write to: 1 First Missouri Center; Saint Louis, MO, 63141
- To contact us by phone, call: 800-760-BANK

To advise First Bank of your new email address

If you consent to receive the Required Information electronically, we will contact you at the email address that you have provided to us. If you change your email address, you must provide us with your new email address. To let us know of a change in your email address where we should send notices and disclosures electronically to you, you must send an email message to us at ClientService@fbol.com with the subject line “Request to Change Email Address” and in the body of such request you must state your previous email address and your new email address. We do not require any other information from you to change your email address.

If you created a DocuSign account, you may update it with your new email address through your account preferences.

Required hardware and software

To access the Required Information being provided to you electronically, you must have the following, which may be updated from time to time:

- An internet access device, such as a personal computer, smart phone, or tablet and the most recent and current operating system and web browser installed.
- A valid email address and the ability to receive email that contains hyperlinks to websites in order for us to deliver information to you.
- Software which permits you to receive, print and access Portable Document Format or “PDF” files, such as Adobe Acrobat Reader®. If you do not have such software, click [here](#) to download a free version of Adobe Acrobat Reader®.
- Sufficient electronic storage capacity on your computer's hard drive or other data storage unit or the ability to print PDF files from your computer or tablet device.

- During any enrollment process, you may be sent a test email that contains your log-in credentials. If you are provided with an email with your log-in credentials, you will be required to access and open the email in order to demonstrate your ability to receive and retain electronic records using the email address that you have provided.

We reserve the right to discontinue support of a current version of software or systems for security or stability purposes, in our sole discretion.

Additionally, the minimum system requirements for using the DocuSign system may change over time. The current [system requirements are found here: https://support.docusign.com/guides/signer-guide-signing-system-requirements](https://support.docusign.com/guides/signer-guide-signing-system-requirements).

Acknowledging your access and consent to receive and sign documents electronically

By signing below (which may include checkbox signatures) and proceeding, you are agreeing to the terms of this Consent, signing this Consent, and confirming that:

- You have computer hardware and software that meets the requirements above;
- You can access and read this Consent;
- You can print on paper this Consent or save this Consent to a location where you can print it for future reference and access;
- You consent to receiving the Required Information electronically; and
- You consent to the use of electronic records and signatures in connection with your relationship with and receipt of services from the Bank and its agents, services, and service providers, in place of written documents and handwritten signatures.

Revised September 25, 2023