

ORANGE BANK & TRUST COMPANY
ELECTRONIC SERVICE AGREEMENT

By clicking the "check box" I/we consent to receiving the below disclosures related to this business credit card application electronically and acknowledge that I/we have read and understand these disclosures.

You may retain a copy of the disclosures by printing them or by saving them to a file on your personal computer. Printed copies of these disclosures may be obtained by calling your Orange Bank & Trust Loan Officer, calling 845-341-5000, or by email using the "Contact Us" link on our website www.orangebanktrust.com.

ELECTRONIC DISCLOSURE AND CONSENT AGREEMENT

Please read this Federal Electronic Signatures in Global and National Commerce Act ("E-Sign") Disclosure and Consent carefully and keep a copy for your records. By clicking the "I agree" check box and/or by digitally signing below you consent to the electronic delivery of the disclosures, agreements, change notices, terms and conditions, statements and any other documents related to the business credit card you applied for. You also agree that we do not need to provide you with additional paper (non-electronic) copies of the disclosures, agreements, change notices, terms and conditions and any other documents, unless specifically requested. Once you consent to the electronic disclosures, your request for paper copies may result in a fee. Please contact us for more information about the fee.

ELECTRONIC DELIVERY OF DISCLOSURES AND NOTICES

In order to use the Online Application and to access, receive and retain the disclosures, agreements, change notices, terms and conditions, statements and any other documents, you must provide, at your own expense, an Internet connected device that is compatible with the Orange Bank & Trust Company Online Loan Application deployed at the time of access. Your device must meet the minimum requirements outlined below. You also confirm that your device will meet these specifications and requirements and will permit you to access and retain the disclosures, agreements, change notices, terms and conditions, statements and any other documents electronically each time you access and use online products.

Please click on the HTML links to review each of the disclosures prior to completing the account application. In order to retain, you may print the documents by selecting "Download". Select your printer and click OK or select SAVE to retain a copy on your PC. If you are working on a public computer, you should not engage in this online account application.

If you do not want to receive the disclosures, agreements, change notices, terms and conditions, statements and any other documents electronically, you should exit this area of our website. If you do not consent to receiving these documents electronically, you will not be able to apply for your business credit card via our website.

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To receive an electronic copy of the disclosures, agreements, change notices, terms and conditions, statements and any other documents you must have the following equipment and software:

A personal computer or other device, which is capable of accessing the Internet. Your access to this page verifies that your system/device meets these requirements.

An Internet web browser, which is capable of supporting 128-bit or better encryption, like Microsoft Internet Explorer or Google Chrome. It is recommended to always use the latest version of your web browser. Your access to this page verifies that your browser and encryption software/device meets these requirements.

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WITHDRAWAL OF ELECTRONIC ACCEPTANCE OF DISCLOSURES AND NOTICES

You may withdraw your consent to receive disclosures, agreements, change notices, terms and conditions, statements and any other documents, in electronic form for any of your accounts by contacting us via email using the "Contact Us" link on our website www.orangebanktrust.com or by postal mail at 212 Dolson Avenue, Middletown, NY 10940. We may treat your provision of an invalid email address or the subsequent malfunction of a previously valid address or cancellation of participation in our online banking product as a withdrawal of your consent to receive electronic statements or documents. Any withdrawal of your consent to receive electronic statements will be effective only after we have a reasonable period of time to process your withdrawal.

HOW TO UPDATE YOUR RECORDS

It is your responsibility to provide us with true, accurate and complete email address, contact, and other information related to this Disclosure and your account(s), and to maintain and update promptly any changes in this information. You can update information such as your email address by telephone at 845-341-5000 or by postal mail at 212 Dolson Avenue, Middletown, NY 10940. To ensure the security of your account(s), any changes to a mailing address will require written authorization from you, by completing the Customer Information Change Form, which can be obtained by calling 845-341-5000 and mailing the completed Customer Information Change Form to the address above or bringing it to one of our Banking Centers.