

Electronic Loan Disclosure Agreement

By accepting BankOnBuffalo, A Division of CNB Bank's "Electronic Signature Loan Disclosure Agreement", you consent and agree that the Bank may provide you disclosures related to your current loan electronically. This Disclosure is required by the federal Electronic Signatures in Global and National Commerce Act, known as the E-SIGN Act.

It is highly recommended that you carefully read this disclosure in its entirety and save a copy for your personal records.

The words "we," "us," and "our" refer to BankOnBuffalo, and the words "you" and "your" mean you, the individual(s) or entity identified on the Loan. As used in the Disclosure, "Account" means the account you have with us.

Disclosures and Notices Provided in Electronic Form

- You may consent that we may provide you with any disclosures related to your current loan in electronic format, to the extent allowed by law, and that we may discontinue sending paper documents to you, unless and until you withdraw your consent as described below.
- If you choose to not consent to receive electronic communications and transactions, you may request to receive paper copies at no additional charge by contacting your Loan Officer, write us at BankOnBuffalo, A Division of CNB Bank, PO Box 42, Clearfield, PA 16830, or call toll free 844-510-0819.

Hardware and Software Requirements

To access, view, and retain electronic Communications your system will need the following requirements:

- Sufficient electronic storage capacity on your computer's hard drive or other data storage unit;
- An email account with an Internet service provider and email software;
- A personal computer (PC: Pentium 120 Hhz or higher/Macintosh, Power Mac 9500, Power PC 604 processor: 120-MHz Base or higher), operating system and telecommunications connections to the Internet capable of receiving, accessing, displaying, and either printing or storing Communications received.
- Adobe Reader version 8.0 or higher
- Windows 2000 or later version running either Internet Explorer version 6.0 or higher or Firefox version 3.0 or higher, or Macintosh OSX 10.2 or higher running Safari web browser.

Note: The Bank is not responsible for any electronic virus or viruses a customer may encounter. It is the Banks recommendation for the customer to perform routine scans for your PC by using a virus protection product.

How to Cancel Electronic Disclosure Consent

- You may withdraw your consent to receive account information at any time in electronic form by:
 1. Contacting your Loan Officer at the nearest BankOnBuffalo branch location
 2. Writing us at BankOnBuffalo, A Division of CNB Bank, PO Box 42, Clearfield, PA 16830
 3. Calling BankOnBuffalo at either 844-510-0819 (toll free) or 716-462-5500

How to Update Your Records

- It is your responsibility to provide us with true, accurate, and complete e-mail address, contact, and other information related to this disclosure, and to maintain and update promptly any changes in this information. You can update such information (such as your email address) by contacting your Loan Officer, write us at BankOnBuffalo, A Division of CNB Bank, PO Box 42, Clearfield, PA 16830, or call toll free 844-510-0819.

Termination / Changes

- The Bank reserves the right, in sole discretion, to discontinue the provision of your account information electronically, or to terminate or change the terms and conditions on which we provide account information electronically. The Bank will provide you with notice of any such termination or change as required by law.

Customer Consent:

I acknowledge and agree that I consent to receive account information electronically that is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act, and that I and the Bank both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with one another by electronic means.