



Farmers & Merchants Bank

Farmers & Merchants Bank eSign Disclosure

Please read this Federal eSIGN Disclosure and Consent carefully and keep a copy for your records.

The following disclosures are required by the federal Electronic Signatures in Global and National Commerce Act ("ESIGN"). They are necessary to open your account electronically; you can record your consent to the ESIGN disclosures by placing a checkmark in the box on the next page.

Farmers & Merchants Bank Online Statement eSign Disclosure ("Disclosure") applies to each account you have with Farmers & Merchants Bank where electronic statements are available. ("Accounts")

The words "we," "us," and "our" means the Farmers & Merchants Bank and the words "you" and "your" means you, the individual(s) who is identified on the account as the owner or authorized signer as the account holder on the Account(s). As used in this Disclosure, "Communication" means any periodic statement, authorization, agreement, disclosure, notice, or other information related to your Account, including but not limited to information that we are required by law to provide to you in writing.

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By clicking in the boxes on the next page, you are consenting to receive the following disclosures, notices, terms and conditions, and other documents and all changes to the disclosures, notices, etc. electronically. In order to use the Farmers & Merchants Bank Online Account Opening Product and to access, receive and retain the disclosures, notices, etc. you must provide at your own expense an Internet connected device that is compatible with Farmers & Merchants Bank Online Account Opening Product 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 and notices electronically each time you access and use the Farmers & Merchants Bank Online Account Opening Product. Please click on the PDF files or HTML links, select Print, select your printer and click on OK or select Save to retain a copy on your PC. If you are working on a public computer, you should not engage in online account opening.

Paper Delivery of Disclosures and Notices

You have the right to receive a paper copy of the disclosures, notices, terms and conditions, other documents, and any changes. To receive a paper copy at no charge, please request it in one of the following ways: send an e-mail message with your name and mailing address to mail@bankwithfm.com, call us at 937-866-2455 and speak to the Customer Service Representative or write to:

Farmers & Merchants Bank
41 S. First St.
Miamisburg, OH 45342

Please include your name and mailing address. Be sure to state that you are requesting a copy of the disclosures, notices, etc.



Farmers & Merchants Bank

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Consent

By checking the boxes on the next page, you consent to the electronic delivery of the disclosures, notices, terms and conditions, other documents, and any future changes. You also agree that Farmers & Merchants Bank does not need to provide you with an additional paper (non-electronic) copy of the disclosures, notices, terms and conditions, and other documents, and any future changes, unless specifically requested.