

Federal Electronic Signatures in Global and National Commerce Act Disclosure and Consent

The following disclosure is required by the federal Electronic Signatures in Global and National Commerce Act ("ESIGN"). Please read this ESIGN Disclosure carefully and keep a copy for your records.

Electronic Delivery of Disclosures and Notices:

By clicking "I Confirm" you are consenting to receive account information electronically. This consent applies to legal disclosures, loan disclosures, terms of your account, and periodic account statement. If you do not consent, we will mail these documents to you. By consenting to electronic delivery of disclosures and notices, you agree to provide us with your current email address and update us as to any changes in such information by contacting us at the number or address below.

By clicking the Continue button below, you certify that:

- You (i) agree to receive disclosures electronically and confirm that you will download or print the disclosures for your records, (ii) acknowledge that you can access information that is provided electronically at this web site, (iii) acknowledge that such action constitutes your signature to the credit application and the Important Terms of Disclosure Statement and Promissory Note, and (iv) acknowledge that you are providing your consent to receive electronic communications pursuant to the Electronic Signatures in Global and National Commerce Act and intend that this statute applies to the fullest extent possible.

You may not apply online unless you accept these disclosures and information electronically.

Requesting Paper Copies:

Even after consent, you have the right to receive a paper copy of the legal disclosures, loan disclosures, terms of your account and periodic account statements. If you would like to receive a paper copy at no charge, please contact us at the number or address below. Please include your name and mailing address and be sure to state that you are requesting a copy of the disclosures, notices, etc.

Withdrawal of Consent:

If after consenting, you wish to withdraw your consent, you can do so at any time by contacting us at the number or address listed below.

Hardware and Software Requirements:

In order to access, view, and retain your account information electronically, you must have: a personal computer or other device which is capable of accessing the Internet with an Internet web browser that has the capabilities to support a minimum 128-bit encryption; and software which permits you to receive and access Portable Document format or "PDF" files.

Termination/Changes:

We reserve the right, in our 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. We will provide you with notice of any such termination or change as required by law.

Bank Contact Information:

Operations (toll free) at 1-800-523-1445, or in writing to: Operations, PO Box 55250, Lexington KY 40509

Consent:

By clicking "I Confirm" you consent to receive legal disclosures, loan disclosures, terms of your account, and periodic account statements electronically and to the terms and conditions as described above.

Important Notice: You understand that the information you have elected to receive is confidential in nature. We are not responsible for unauthorized access by third parties to information and/or communications provided electronically nor any damages, including direct, indirect, special, incidental or consequential damages caused by any unauthorized access. We are not responsible for delays in the transmission of any information. We are not responsible for any computer virus or related problems.