



E-Sign Act Disclosure and Consent

Farm Credit of Central Florida, ACA is pleased to offer you the opportunity to receive information about your loan and/or membership electronically. If you would like to receive correspondence and required disclosures from us via email, instead of paper copies through the mail, please review this notice and provide your consent.

This Disclosure and Consent applies to all communications between you and Farm Credit of Central Florida, ACA that are not governed by a separate agreement. The words "we," "us," and "our" refer to Farm Credit of Central Florida, ACA, with whom you have your account, and the words "you" and "your" mean you, the individual borrower(s) or member(s) or entity identified on the account(s). "Communication" means any agreements or amendments thereto, disclosures, notices, transaction history, privacy policies and all other information related to the product or service, including but not limited to information that we are required by law to provide to you in writing.

When you use a product or service to which this disclosure applies, you agree that we may provide you with any communications in electronic format, and that we may discontinue sending paper communications to you, unless and until you withdraw your consent as described below. Your consent to receive electronic communications and transactions includes, but is not limited to:

- All legal and regulatory disclosures and communications associated with the product or service for your account(s)
- Notices or disclosures about a change in the terms of your account or associated payment feature and responses to claims
- Privacy policies
- If you are a member of the association, your initial welcome package, annual and quarterly reports, annual meeting information statements, reports of condition of the Federal Agricultural Mortgage Corporation (Farmer Mac), and notices of significant changes in a Farm Credit System institution's permanent capital ratio

All communications that we provide to you in electronic form will be provided either (1) via email, (2) by access to a web site that we will designate in an email notice we send to you at the time the information is available, or (3) to the extent permissible by law, by access to a web site that we will generally designate in advance for such purpose.

You have the right to request a paper copy of any communications by contacting our office.

How to Withdraw Consent

You may withdraw your consent to receive communications in electronic form by contacting us at:

2301 Thonotosassa Road, Plant City, Florida 33563-1460
813.719.7442 or 800.713.7550
HomeLoans@FarmCreditCFL.com

At our option, we may treat your provision of an invalid email address, or the subsequent malfunction of a previously valid email address, as a withdrawal of your consent to receive electronic communications. We will not impose any fee to process the withdrawal of your consent to receive electronic communications. Any withdrawal of your consent to receive electronic communications 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 electronic communications regarding your account(s), and to maintain and update promptly any changes in this information. You can update information by contacting us at the address, telephone number, or e-mail address above.



Hardware and Software Requirements

In order to access, view, and retain electronic communications that we make available to you, you must have:

- an Internet browser that supports 128 bit encryption;
- sufficient electronic storage capacity on your computer's hard drive or other data storage unit;
- an email account with an Internet service provider and e-mail software;
- a personal computer, operating system and telecommunications connections to the Internet capable of receiving, accessing, displaying, and either printing or storing communications received from us in electronic form via a plain text-formatted email or by access to our web site

By providing us with your email address below and returning this form, you hereby give your affirmative consent for us to provide electronic communications to you as described herein. You further agree that your computer satisfies the hardware and software requirements specified above.

Borrower: _____ Date: _____

Email Address: _____

Borrower: _____ Date: _____

Email Address: _____

Borrower: _____ Date: _____

Email Address: _____

Borrower: _____ Date: _____

Email Address: _____