

316 FINANCIAL, A DIVISION OF PRIMIS BANK

Disclosure and Consent to Conduct Business Electronically, Receive Electronic Notices and Disclosures, and Sign Documents Electronically

Please read the following important information carefully. In this disclosure, "we", "us", "our" and "316 Financial" are used to refer to 316 Financial, a division of Primis Bank, the financial institution providing the services or accounts for which you are applying, and its current and future affiliates, if any. "You" and "your" refer to the person giving this consent.

By proceeding forward, you are consenting and applying to open a digital account(s) with us, to conduct transactions electronically, to electronically receive disclosures and notices relative to the account(s) you are applying to open at this time or in the future, and to provide electronic consents and/or signatures. We recommend you print and retain a copy of this disclosure and all related disclosures, agreements and any other communications.

Once you consent, you will be able to apply to open accounts online. You are not required to receive notices and disclosures or sign documents electronically and if you prefer not to proceed with this electronic transaction, please discontinue use of this electronic service. The accounts offered through this electronic service are digital only accounts. Consequently, if you do not consent, you will not be able to apply online. However, you will still be entitled to apply to open accounts offered through other methods that we permit, such as in person.

Communications Provided in Electronic Form

You agree that we may provide you with any communications that we may choose to make available in electronic format, to the extent allowed by law, and that we may discontinue sending paper communication to you, unless and until you withdraw your consent as described below.

Your consent to receive electronic communications and transactions related to any digital account(s) includes, but is not limited to:

- All legal and regulatory disclosures and communications associated with the digital account(s) or the products or services available through Online Banking for your digital account(s)
- Notices or disclosures about changes in the terms, or changes in fees of your digital account(s)
- Online Banking Agreement
- Privacy policies and notices
- Monthly (or other periodic) billing or account statements for your Account(s)
- Lending disclosures

Methods of Providing Communications in Electronic Form

All communications by 316 Financial to you in electronic form will be provided by either:

- Email
- 316 Financial website (online banking access)
- 316 Financial mobile app (mobile banking access)

Document Copies

You have the ability to download and print any documents provided to you electronically. If you request copies of any documents, 316 Financial will provide those documents electronically for you to download and/or print. If you request paper copies in lieu of electronic documents, please follow procedures outlined below for "requesting copies". 316 Financial may charge a reasonable fee for providing paper copies and your digital account(s) may be closed.

The Bank reserves the right, but assumes no obligation, to provide a paper (instead of electronic) copy of any communication that you have authorized us to provide electronically.

Hardware and Software Requirements

The minimum computer hardware and software requirements to participate in this electronic service and to receive and keep electronic disclosures and notices related to your digital account(s) are: an email address and a standards-compliant web-browser which supports HTTPS protocol, HTML, and cookies. Viewing PDF documents may require additional software such as Adobe Reader.

NOTE: 316 Financial is not responsible for any electronic virus or viruses a customer may encounter on their personal electronic devices. 316 Financial recommends that you perform routine scans of your personal computer and/or other electronic equipment by using a virus protection product.

Withdrawal of Consent

You may withdraw your consent to receive electronic documents, notices, periodic statements or disclosures related to your digital account(s) at any time by calling or writing us at the number or address listed below, however, such a withdrawal of consent will result in closure of your digital account(s).

NOTE the following:

- Any withdrawal of your consent to receive electronic communications will be effective after a reasonable period of time (up to 30 days) to process your withdrawal.
- 316 Financial will not impose any fee to process the withdrawal of your consent to receive electronic communications; however, your access and use of online banking will be terminated and your digital account(s) will be closed.

Scope of Consent

You agree to receive electronic notices, disclosures and/or electronic signature documents with all related communications and disclosures provided in connection with opening digital account(s) with 316 Financial. You may at any point withdraw your consent to proceed with this electronic transaction by discontinuing the use of this service and the account opening process will end. If you withdraw your consent after your digital account(s) has/have been opened, your digital account(s) will be closed.

Requesting Document Copies, Withdrawing Consent, and Updating Contact Information

You have the ability to download and print any documents provided to you electronically. To request copies of documents, withdraw electronic consent, and/or update contact information, **please contact 316 Financial by telephone at 833-316-3167 or by postal mail at P.O. Box 2075, Ashland, VA 23005**, and reference the action(s) being requested and provide the appropriate information as follows:

- ACTION: *"Request Document Copies"*
 - Please provide your name, email, telephone number, mailing address and title of the document you are requesting
 - Copies will be provided electronically; any requests for paper copies may result in account closure. If 316 Financial chooses to provide paper copies, 316 Financial reserves the right to charge a reasonable service charge for providing paper copies but will notify the customer of the charge prior to completing the request
- ACTION: *"Withdraw Consent"*
 - Please provide your name, email, date, telephone number and mailing address
 - Withdrawing consent will result in closure of digital account(s)
- ACTION: *"Update Contact Information"*
 - Please provide your name, email, telephone number and mailing address
 - Any updated contact information requests should include the old information as well as the new information

Consent

By clicking "I Agree", you consent to these terms and conditions and you also consent to receive disclosures and notices electronically.