



BANK OF ST. FRANCISVILLE

PERSONAL LOAN APPLICATION CHECKLIST

We are very pleased that you have selected BSF to assist with your loan needs. To ensure a pleasant and efficient experience for you, we've created this checklist to assist in gathering all necessary documentation. Once these documents are in our hands, we can proceed with the approval process and continue our goal of helping our community and customers prosper.

When applying for a personal loan, the following information must be returned to the bank:

- Consumer Loan Application (*see attached*)
- E-SIGN Disclosure Agreement (*see attached*)
- Last two pay stubs (*must represent 30 days*)
- Color copy of all Borrower's/Guarantor's Driver's License

For loans \$50,000 and above, the following documents must be provided in addition to the checklist above.

- Last two years tax returns with W-2's and supporting schedules
(*3 years of tax returns if self-employed*)
- Personal Financial Statement (*see attached*)

*After the application process is complete there may be other items you will need to provide



BANK OF ST. FRANCISVILLE

MEMBER FDIC

E-SIGN DISCLOSURE AND CONSENT AGREEMENT

This E-Sign Disclosure and Consent Agreement ("Agreement") applies to all communications and required disclosures relating to your application for a loan with Bank of St. Francisville "BSF" and/or your actual loan, if any, with BSF.

1. Scope of Communications to Be 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 communications to you, unless and until you withdraw your consent as described below. Your consent to receive electronic communications and disclosures includes:

- All legal and regulatory disclosures and communications associated with your loan application or your actual loan including those disclosures required by the Real Estate Settlement Procedures Act, the Truth in Lending Act and the Mortgage Disclosure Improvement Act.
- Notices or disclosures about the sale of your loan or a change in the servicing of your loan.
- Privacy policies and notices.

2. Method of Providing Communications to You in Electronic Form

All communications that we provide to you in electronic form will be provided either (1) via e-mail, (2) by access to a web site that we will designate in an e-mail notice we send to you at the time the information is available, (3) to the extent permissible by law, by access to a web site that we will generally designate in advance for such purpose, or (4) by requesting you download a PDF file containing the communication.

3. How to Withdraw Consent

You have the right to withdraw your consent to receive Communications in electronic form by calling us at 225-635-6397. At our option, we may treat your provision of an invalid e-mail address, or the subsequent malfunction of a previously valid e-mail 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; however your access and use of Online Banking may be terminated. 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.

4. 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 the Agreement and your account(s), and to maintain and update promptly any changes in this information. You can update information (such as your e-mail address) by calling us at 225-635-6397.

5. Hardware and Software Requirements

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

- Sufficient electronic storage capacity on your computer's hard drive or other data storage unit;
- An e-mail account with an Internet service provider and e-mail software in order to participate in our electronic communications programs;
- A personal computer (for PC's: Pentium 120 Hhz or higher; for 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 from us in electronic form via a plain text-formatted e-mail or by access to our web site using one of the browsers specified below.
- 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.

6. Requesting Paper Copies

We will not send you a paper copy of any communication which is available electronically from BSF, unless you request it, or we otherwise deem it appropriate to do so. You can obtain a paper copy of an electronic communication by printing it yourself or by requesting that we mail you a paper copy, provided that such request is made within a reasonable time after we first provided the electronic Communication to you. To request a paper copy, call us at 225-635-6397. We reserve the right, but assume no obligation, to provide a paper (instead of electronic) copy of any communication that you have authorized us to provide electronically.

7. Communications in Writing

All communications in either electronic or paper format from us to you will be considered "in writing." You should print or download for your records a copy of this Agreement and any other communication that is important to you.

8. Federal Law

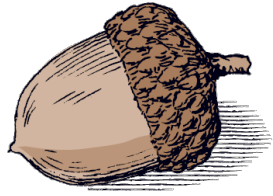
You acknowledge and agree that your consent to electronic communications is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National (ESIGN) Commerce Act, and that you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

9. Termination / Changes

We reserve the right, in our sole discretion, to discontinue the provision of your electronic communications, or to terminate or change the terms and conditions on which we provide electronic communications. We will provide you with notice of any such termination or change as required by law.

Signature

Date



BANK OF ST. FRANCISVILLE

MEMBER FDIC

Photo Release Form for Website & Social Media

I hereby grant permission to Bank of St. Francisville (BSF) to use my photograph(s) on its website or social media pages or other BSF publications (printed or digital) without further consideration or compensation.

I acknowledge BSF has the right to crop, adjust, or treat the photograph(s) at BSF's discretion.

I also acknowledge that BSF may choose not to use my photograph(s) at this time, but may do so at its own discretion at a later date.

I also understand that once my image/likeness/photograph is posted digitally, the image may be downloaded or copied by anyone, anywhere.

I agree to indemnify and hold harmless BSF, its Board, employees, affiliates and other related associates from any claims arising out of the use of my photograph(s).

Printed Name

Date of Agreement

Signature

Email Address

Address

Phone Number

-----**BSF USE ONLY BELOW**-----

Date photograph taken: _____

Photographer: _____

Description of Photograph: _____
