

We know you're anxious to proceed with your application, but first we need to provide you with some important disclosures. This document contains the following:

- **eDisclosure Agreement**
 - **General Disclosure**
 - **Legal Disclosure**
 - **Security Disclosure**
 - **Insurance Disclosure**
 - **Privacy Policy**
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eDisclosure Agreement

Your Consent To Do Business Electronically (the eDisclosure Agreement)

The loan for which you are applying involves various disclosures, records, and documents ("Loan Documents"), including this eDisclosure Agreement. The purpose of this eDisclosure Agreement is to obtain Your consent to receive certain Loan Documents from Us in electronic form rather than in paper form. With Your consent, You will also be able to sign and authorize these Loan Documents electronically, rather than on paper.

Before We can engage in this transaction electronically, it is important that You understand Your rights and responsibilities. Please read the following and affirm Your consent to conduct business with Us electronically. For purposes of this eDisclosure Agreement, "eDisclosures" means the Loan Documents related to this transaction that are provided electronically, "You" and "Your" mean the borrower(s) under the applicable loan to which such Loan Documents apply, and "We", "Our" and "Us" mean the applicable mortgage broker(s), loan processor(s) or mortgage banker(s) with whom You are transacting business for such loan(s).

Your Consent

Your consent to participate in this transaction electronically will apply to all Loan Documents for the applicable loans for which You are applying. If You provide Your consent by clicking the "I agree" button at the bottom of the page, We will conduct this transaction electronically, instead of providing You with the Loan Documents in paper form.

If a document related to Your loan is not available in electronic form, a paper copy will be provided to You free of charge.

Conducting this transaction electronically is an option. If You choose not to accept receipt of eDisclosures, paper Loan Documents will be mailed to You.

If You do not consent to receive these Loan Documents electronically, You will be provided with copies of the Loan Documents in paper form. Additionally:

You will not be required to pay a fee for receiving paper copies of the Loan Documents.

Withdrawal of Consent

You have the right to withdraw Your consent at any time. By declining or revoking Your consent to receive eDisclosures, We will provide You with the Loan Documents in paper form.

If You originally consent to receive eDisclosures, but later decide to withdraw Your consent, You can do so by notifying Us at:

Phone: 701-293-2400

Address: 500 Second Avenue North, Fargo, ND 58102

If You originally consent to receive eDisclosures, but later withdraw Your consent:

You will not be required to pay a fee for withdrawing consent and receiving paper copies of the Loan Documents.

Obtaining Paper Copies

After Your consent is given, You may request from Us paper copies of Your Loan Documents.

Please send this request to Us at:

Phone: 701-293-2400

Address: 500 Second Avenue North, Fargo, ND 58102

If You request paper copies of the Loan Documents:

You will not be required to pay a fee for receiving paper copies of the Loan Documents.

System Requirements

To receive eDisclosures, You must have a computer with Internet access and an Internet email account and address; an Internet browser using 128-bit encryption or higher, Adobe Acrobat 7.0 or higher, SSL encryption and access to a printer or the ability to download information in order to keep copies of Your eDisclosures for Your records.

If the software or hardware requirements change in the future, We will use commercially reasonable efforts to notify You of the change. If You choose to withdraw Your consent upon notification of the change, You will be able to do so without penalty. Paper copies of such Loan Documents will be mailed to You if You choose to withdraw Your consent.

How We Can Reach You

You must promptly notify Us if there is a change in Your email address or in other information needed to contact You electronically.

You may contact Us at:

Phone: 701-293-2400

Address: 500 Second Avenue North, Fargo, ND 58102

We will not assume liability for non-receipt of notification of the availability of eDisclosures in the event Your email address on file is invalid; Your email or Internet service provider filters the notification as "spam" or "junk mail"; there is a malfunction in Your computer, browser, Internet service and/or software; or for other reasons beyond Our control.

General Disclosure

Thank you for your interest in applying for a Personal Loan with Gate City Bank.

- Must be 18 years of age to apply.
- Must be a legal resident of the United States and reside in our lending area.
- **After completion of your online application a Gate City Representative will contact you within one business day.**

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Legal Disclosure

Application

By completing and submitting an application, I/we certify that I/we am of legal contracting age and that I/we have read, understood and agree to all of the terms stated here. I/we represent that the information I/we provide will be true, accurate and

complete. I/we understand and authorize you:

- To retain this application whether or not it is approved
- To obtain information from credit bureaus with respect to this application,
- I/we understand that I/we may obtain the name and address of any credit bureaus used in conjunction with this application upon my request; AND
- To obtain from and exchange my financial information with any affiliates or correspondents.
- By submitting this application, I/we agree that, in considering this application, Gate City Bank may obtain information about me/us and any co-signer from any consumer reporting agency;
- Certify that all information provided in this application is true and complete and made for the purpose of obtaining credit
- Represent that I/we am/are the individuals about whom information is submitted; and acknowledges that final credit approval is subject to the lender's verification of the information provided in this application and to additional terms and conditions contained in the approval notice.

All approved loan rates are stated "as low as" and are determined by an evaluation of your credit. Your rate may vary from the rate shown if your loan is approved.

If I/we submit my application electronically, I/we understand that you do not guarantee the security of the data and will not be held responsible or liable for interception by third parties. I/we agree to be bound by the terms of the account agreement you will provide.

It is a federal crime to defraud a financial institution, or to knowingly submit or represent false information to obtain credit from a financial institution. 18 USC 1344

All loan approvals are subject to final review. Additional information and documentation may be required.

Security Disclosure

We are committed to protecting the confidentiality of personal information. While we cannot guarantee the security of user provided data, we do employ appropriate measures to guard and protect that information against unauthorized use.

Internet Loan Application - Internet Security Information

We have implemented one of the highest levels of security for sending personal information via the Internet. We employ the latest technology by utilizing the Secured Sockets Layer protocol (SSL 3.0) and Microsoft's Private Communications Technology protocol (PCT 1.0) with full support of 128-bit encryption methods. These secured encryptions methods are among the highest in the industry for online commerce and transactions on the Internet. Also, the Internet Web Server is protected by a firewall which restricts the access to the machines from the Internet.

Our SSL Technology is certified by VeriSign - the Web's leading "Seal of Approval" for online authentication services. This provides an Internet security system that conforms to the highest standards available.

These Protocols are used in several areas during the Internet Loan Application process:

1. At the loan application web page when the applicant is entering in all of their personal information.
2. For all internal validation/verification.
3. During all communications between our Internet server and our host processing system.

PROTECTING ONLINE DATA TRANSMISSION

Please take the following steps to protect yourself from potential fraud while conducting online transactions:

1. Verify the URL (web address) of the sites you visit. Secure sites should begin with https (the "s" indicates it is secure.) A "padlock" image should also appear at the bottom right hand side of your browser windows or on the web toolbar.
2. Check the SSL security certificate by double clicking the padlock icon. Make sure the URL on the certificate matches the URL of the page you are viewing.
3. Some websites that link to Gate City Bank display our secure pages within their own Web page. You can right-click in the website and select "Properties" to view the actual URL that you are viewing and confirm that the connection uses SSL security. Gate City Bank recommends that you access our website directly.
4. Install anti-virus software and update it regularly with the most current version.
5. Use separate passwords and PINs for your Internet accounts and make them difficult for others to guess. Changes passwords and PINs frequently.
6. Use the logoff button to end a secure session instead of closing your browser.
7. Only open e-mail messages sent by people you know.
8. Never send personal or financial information by e-mail. (Remember, Gate City Bank will never ask you to provide personal information via e-mail.)
9. Review your credit card and bank statements regularly and immediately report any unusual activity.
10. Never send personal information in un-encrypted Internet-based email. Simple Internet-based e-mail can potentially be intercepted by anyone on the Internet.
11. Be cautious about performing sensitive transactions on public computers. Make sure you use public computers are a reputable provider - if the PC is not properly secured, hardware and software can be modified to capture keystrokes and other data that could disclose your personal information, regardless of the security provided by the website.

INSURANCE DISCLOSURE FOR CREDIT APPLICATION

Purpose

In connection with your loan application, Lender may be soliciting, offering to sell, or will sell you an insurance product or annuity. Federal law requires Lender to provide you with the following disclosures.

Credit Disclosure

1. Lender, as a condition of granting you a loan, cannot require that you purchase an insurance product or annuity from Lender or any of its affiliates.
2. Lender, as a condition of granting you a loan, cannot require your agreement not to obtain or prohibit you from obtaining an insurance product or annuity from an unaffiliated entity.

FACTS

WHAT DOES GATE CITY BANK DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- social security number and account balances
- account transactions and checking account information
- payment history and mortgage rates and payments

When you are no longer our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Gate City Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Gate City Bank share?	Can you limit this sharing?
For everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing

- Call 800-423-3344

Please note:

If you are a new customer, we can begin sharing your information 30 days from the date we provide this notice. When you are no longer our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call 800-423-3344

Who we are

Who is providing this notice?

Gate City Bank

What we do

How does Gate City Bank protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does Gate City Bank collect my personal information?

We collect personal information, for example, when you

- open an account or apply for a loan
- make deposits or withdrawals from your account
- use your credit card or debit card or give us your contact information

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes-information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply individually unless you tell us otherwise. Any account holder may express a privacy preference on behalf of the other joint account holders.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and non financial companies. Our affiliates include financial companies with Gate City in their name such as:

- Gate City Insurance Agency, LLC

Nonaffiliates

Companies not related by common ownership or control. They can be financial and non financial companies.

- Nonaffiliates we share with can include service providers that provide printing and mailing services in connection with our marketing to you.

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Our joint marketing partners include insurance agencies and investment companies.