

Disclosure Required By Federal Law

Read and Scroll Down

Electronic Records Disclosure and Agreement

Please read this Electronic Records Disclosure and Agreement carefully and keep a copy for your records.

If requesting a loan application:

Electronic Copy of Loan Application, Related Disclosures and Instructions.

In order to speed up the loan application process, with your consent, we will provide you with the following information electronically, rather than by postal mail or in person:

- A credit application for the loan product you have selected;
- All related application disclosures required by applicable federal and state law; and
- Instructions for completing and returning the application and disclosures.

Your Consent is Required

You must consent to receiving the application, the related legal disclosures and the instructions before we can provide them to you electronically. Your consent will only apply to the application you have selected, the related legal disclosures, and the instructions, and you will not be consenting to receiving other electronic records or disclosures at this time.

Paper Copy of Application, Disclosures and Instructions

If you do not want to receive the application, the legal disclosures and the instructions electronically, you should exit this area of our web site. If you do not consent to receiving an electronic copy of the application, the related legal disclosures and the instructions, we will mail the application, disclosures and instructions to you. Even if you consent to receive the application, disclosures and instructions electronically, you can request a paper copy of the application, disclosures and instructions by contacting us by unsecured email at neinformation@northeastbank.com or by phone at (800) 284-5989. You may also request through secure email at www.northeastbank.com contact us page. We will not charge you any fees for providing a paper copy of the application, disclosures and instructions.

System Requirements to Access the Information

To receive an electronic copy of the requested file, you must have the following equipment and software:

- You must have a personal computer or other access device which is capable of accessing the Internet (e.g., you must have a modem and available phone line, a cable Internet connection or some other means of access to the Internet, and you must have an active account with an Internet service provider). Your access to this page verifies that your system meets these requirements.
- You must have an internet web browser which is capable of supporting 128-bit SSL encrypted communications, which requires a minimum web browser version of either Microsoft® Internet Explorer version 5.0 (available for downloading at <http://www.microsoft.com/windows/ie/downloads/default.msp>) or Netscape Navigator® Version 8 (available for downloading at <http://browser.netscape.com/ns8/download/default.jsp>), or Firefox® Versuib 2.0 (available for downloading at <http://www.mozilla.com/en-US/firefox>) and your system must have 128-bit SSL encryption software. Your access to this page verifies that your browser and encryption software meet these requirements.
- You must have software which permits you to receive and access Portable Document Format or "PDF" files, such as Adobe Acrobat Reader® version (5.1) (available for downloading at <http://www.adobe.com/products/acrobat/readstep2.html>). Your access to this page verifies that your system has the necessary software to permit you to receive and access PDF files

System Requirements to Retain the Information

To retain a copy of the requested file, your system must have the ability to either download (e.g., to your hard disk drive or a floppy diskette) or print PDF files. In order to sign and return a loan application and disclosure, you must

be able to print them. You must have a functioning printer connected to your personal computer or other access device which is able to print the application, the related disclosures and the instructions on plain white 8.5 x 11 inch paper.