

The Ohio Valley Bank Company
ELECTRONIC SIGNATURE AUTHENTICATION CONSENT AND AGREEMENT

Electronic Signatures, I means the Borrower signing this Electronic Signature Authentication Consent and Agreement ("Consent and Agreement"). "*Electronic Signature*" means a digitized image of my handwritten signature; "*Sign*" means applying my Electronic Signature. I wish to enter into a Tax Refund Advance Loan with The Ohio Valley Bank Company ("OVB"). I intend to sign each document initialed below with my Electronic Signature and I confirm that my Electronic Signature is my valid signature. I intend to sign only once, and I intend for my Electronic Signature to be added to every place where my signature is needed on the documents initialed below. I agree that the signed electronic documents will be as enforceable as paper documents that I sign with a handwritten ink signature. I agree that before I signed this Consent and Agreement or any documents in the transaction, I have read and agree to the following:

- I will use the electronic signature device provided to create a digitized image of my handwritten signature ("Electronic Signature");
- After I sign the electronic signature device one time, and after I sign this Consent and Agreement, my Electronic Signature will be added to every place where my signature is needed on the documents initialed below;
- After my Electronic Signature is added, the documents will show my Electronic Signature;
- OVB will keep the signed documents in an electronic format.

Electronic Signature Procedure, I agree that before I signed this Consent and Agreement, I have read and agree to the following:

- I reviewed a completed but unsigned paper copy of the documents listed below;
- After I reviewed the documents, I marked the line next to the document name(s) listed below to indicate that I: (i) reviewed and understand the document, (ii) understand where each signature will be added on the document, (iii) am ready to sign the document, and (iv) intend that the Electronic Signature that will be added to the document will be effective as my signature;
- I may withdraw my consent to sign with my Electronic Signature at any time before I sign the electronic signature device for this transaction.

Documents, I have read this document and agree to enter into this transaction. I agree to sign the following documents with my Electronic Signature as part of this transaction:

<u>DOCUMENT NAME</u>	<u>INITIAL I REVIEWED & INTEND TO SIGN</u>	
Consent to use of tax return Information	_____	_____
Tax Refund Advance Loan Terms & Disclosures	_____	_____
Tax Refund Advance Loan Application & Agreement	_____	_____

Printed Borrower Name

Date _____

Borrower Signature

Printed Borrower Name

Date _____

Borrower Signature