



BORROWER'S CERTIFICATION & AUTHORIZATION

The undersigned certify the following:

1. I/We have applied for a mortgage loan from TWIN RIVER BANK (lender). In applying for the loan, I/we completed a loan application containing various information on the purpose of the loan, the loan amount and source of the down payment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentation in the loan application or other documents, nor did I/We omit any pertinent information.
2. I/We understand and agree that TWIN RIVER BANK (lender) reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

Authorization to Release Information

To Whom It May Concern:

1. I/We have applied for a mortgage loan from TWIN RIVER BANK (lender). As part of the application process, TWIN RIVER BANK (lender) may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide to TWIN RIVER BANK (lender), and to any investor to whom TWIN RIVER BANK (lender) may sell my/our mortgage, any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns.
3. TWIN RIVER BANK (lender) or any investor that purchases the mortgage may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to TWIN RIVER BANK (lender) or the investor that purchased the mortgage is appreciated.

NOTICE TO BORROWERS: This is notice to you as required by the Right to Financial Privacy Act of 1978 that HUD/FHA has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to HUD/FHA without further notice or authorization but will not be disclosed or released by this institution to another Government Agency or Department without your consent except as required or permitted by law.

Borrower's Signature

_____/_____/_____
Date

_____/_____/_____
Social Security Number

Borrower's Signature

_____/_____/_____
Date

_____/_____/_____
Social Security Number

EQUAL CREDIT OPPORTUNITY ACT NOTICE

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applications on the basis of race, color, religion, national origin, sex, marital status, age (providing that the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers compliance with this law concerning this mortgage banker is:

FDIC
CONSUMER RESPONSE CENTER
1100 WALNUT ST, BOX #11
KANSAS CITY, MO 64106

BORROWER CERTIFICATIONS:

REQUEST FOR NOTICE OF CHANGE EMPLOYMENT:

If my employment changes during the processing of this loan application, I will advise my Lender immediately. I understand that my employment will be re-verified at the time of closing. If I am no longer with the same company, it will delay this transaction and may cause serious problems regarding this loan.

SOURCE OF FUNDS / FUNDS NOT BORROWED:

The funds for completion of this transaction will come from the following source:

I certify that the funds used for down-payment and closing of this transaction have not been borrowed except as approved by the Department of Housing and Urban Development, or other applicable investor.

REFINANCE ONLY:

We, the undersigned, fully understand and agree that payments on my/our present loan must continue to be made until the new loan for which I/We have applied closes.

I/WE FURTHER CERTIFY THAT:

- I understood all questions related to the loan application.
- All my questions were satisfactorily and adequately answered.
- I was never requested to sign any documents in blank.

Section 1010 of Title 18, U.S.C., Federal Housing Administration transaction provides: "Whoever, for the purpose of influencing in any way the action of such administration . . . makes, passes, utters or publishes any statement, knowing the same to be false . . . shall be fined not more than \$5,000 or imprisoned not more than two years, or both."

My signature is acknowledgement that I understand the above and have received a copy of this document for my records on :

_____/_____/_____
Date

Borrower

Date

Borrower

Date

Borrower

Date

Borrower

Date

Request for Transcript of Tax Return

- ▶ Do not sign this form unless all applicable lines have been completed.
- ▶ Request may be rejected if the form is incomplete or illegible.
- ▶ For more information about Form 4506-T, visit www.irs.gov/form4506t.

Tip. Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Get a Tax Transcript..." under "Tools" or call 1-800-908-9946. If you need a copy of your return, use **Form 4506, Request for Copy of Tax Return**. There is a fee to get a copy of your return.

1a Name shown on tax return. If a joint return, enter the name shown first.	1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)
2a If a joint return, enter spouse's name shown on tax return.	2b Second social security number or individual taxpayer identification number if joint tax return
3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)	
4 Previous address shown on the last return filed if different from line 3 (see instructions)	
5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number.	

Caution: If the tax transcript is being mailed to a third party, ensure that you have filled in lines 6 through 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy. Once the IRS discloses your tax transcript to the third party listed on line 5, the IRS has no control over what the third party does with the information. If you would like to limit the third party's authority to disclose your transcript information, you can specify this limitation in your written agreement with the third party.

6 Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ▶ 1040

a Return Transcript, which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120-A, Form 1120-H, Form 1120-L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days

b Account Transcript, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 10 business days

c Record of Account, which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years. Most requests will be processed within 10 business days

7 Verification of Nonfiling, which is proof from the IRS that you **did not** file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days

8 Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2011, filed in 2012, will likely not be available from the IRS until 2013. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 10 business days

Caution: If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

9 Year or period requested. Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately.

| 12 / 31 / 2015 | 12 / 31 / 2016 | 12 / 31 / 2017 | / /

Caution: Do not sign this form unless all applicable lines have been completed.

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer. **Note:** This form must be received by IRS within 120 days of the signature date.

Signatory attests that he/she has read the attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-T. See instructions.

Phone number of taxpayer on line 1a or 2a

Signature (see instructions)	Date
Sign Here Title (if line 1a above is a corporation, partnership, estate, or trust)	
Spouse's signature	Date

Section references are to the Internal Revenue Code unless otherwise noted.

Future Developments

For the latest information about Form 4506-T and its instructions, go to www.irs.gov/form4506t. Information about any recent developments affecting Form 4506-T (such as legislation enacted after we released it) will be posted on that page.

General Instructions

Caution: Do not sign this form unless all applicable lines have been completed.

Purpose of form. Use Form 4506-T to request tax return information. You can also designate (on line 5) a third party to receive the information. Taxpayers using a tax year beginning in one calendar year and ending in the following year (fiscal tax year) must file Form 4506-T to request a return transcript.

Note: If you are unsure of which type of transcript you need, request the Record of Account, as it provides the most detailed information.

Tip. Use Form 4506, Request for Copy of Tax Return, to request copies of tax returns.

Automated transcript request. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Get a Tax Transcript..." under "Tools" or call 1-800-908-9946.

Where to file. Mail or fax Form 4506-T to the address below for the state you lived in, or the state your business was in, when that return was filed. There are two address charts: one for individual transcripts (Form 1040 series and Form W-2) and one for all other transcripts.

If you are requesting more than one transcript or other product and the chart below shows two different addresses, send your request to the address based on the address of your most recent return.

Chart for individual transcripts (Form 1040 series and Form W-2 and Form 1099)

If you filed an individual return and lived in:

Mail or fax to:

Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address	Internal Revenue Service RAIVS Team Stop 6716 AUSC Austin, TX 73301
Alaska, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	855-587-9604
Alabama, Arizona, Arkansas, California, Colorado, Florida, Georgia, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	Internal Revenue Service RAIVS Team Stop 37106 Fresno, CA 93888
Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia	Internal Revenue Service RAIVS Team Stop 6705 P-6 Kansas City, MO 64999
Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia	855-821-0094

Chart for all other transcripts

If you lived in or your business was in:

Mail or fax to:

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Texas, Utah, Washington, Wyoming, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address	Internal Revenue Service RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409
Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia, Wisconsin	855-298-1145
Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia, Wisconsin	Internal Revenue Service RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250
Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia, Wisconsin	855-800-8015

Line 1b. Enter your employer identification number (EIN) if your request relates to a business return. Otherwise, enter the first social security number (SSN) or your individual taxpayer identification number (ITIN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.


Line 3. Enter your current address. If you use a P.O. box, include it on this line.

Line 4. Enter the address shown on the last return filed if different from the address entered on line 3.

Note: If the addresses on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address. For a business address, file Form 8822-B, Change of Address or Responsible Party — Business.

Line 6. Enter only one tax form number per request.

Signature and date. Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a. The IRS must receive Form 4506-T within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines are completed before signing.

 **You must check the box in the signature area to acknowledge you have the authority to sign and request the information. The form will not be processed and returned to you if the box is unchecked.**

Individuals. Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506-T exactly as your name appeared on the original return. If you changed your name, also sign your current name.

Corporations. Generally, Form 4506-T can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer. A bona fide shareholder of record owning 1 percent or more of the outstanding stock of the corporation may submit a Form 4506-T but must provide documentation to support the requester's right to receive the information.

Partnerships. Generally, Form 4506-T can be signed by any person who was a member of the partnership during any part of the tax period requested on line 9.

All others. See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Note: If you are Heir at law, Next of kin, or Beneficiary you must be able to establish a material interest in the estate or trust.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

Signature by a representative. A representative can sign Form 4506-T for a taxpayer only if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5. The representative must attach Form 2848 showing the delegation to Form 4506-T.

Privacy Act and Paperwork Reduction Act Notice.

We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-T will vary depending on individual circumstances. The estimated average time is: **Learning about the law or the form**, 10 min.; **Preparing the form**, 12 min.; and **Copying, assembling, and sending the form to the IRS**, 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-T simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service
Tax Forms and Publications Division
1111 Constitution Ave. NW, IR-6526
Washington, DC 20224

Do not send the form to this address. Instead, see *Where to file* on this page.

NOTICE OF RIGHT TO COPY OF APPRAISAL (ECOA)

Borrower(s): _____

Address: _____

City, State, Zip: _____

Property Address (if different): _____

City, State, Zip: _____

This notice is being provided to you pursuant to 12 CFR § 1002.14(a).

We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close.

You can pay for an additional appraisal for your own use at your own cost.

You will be provided a copy of each appraisal or written valuation concerning this property promptly upon completion, or three (3) business days prior to the time you become contractually obligated on the transaction (for closed-end credit) or account opening (for open-end credit), whichever is earlier.

Initial the applicable statement:

I/We wish to receive a copy of each appraisal report or written valuation according to the timing requirement described above

I/We wish to waive the timing requirement described above and, instead, agree to receive any copy at or before the time I/we become contractually obligated on the transaction (for closed-end credit) or account opening (for open-end credit), except where otherwise prohibited by law.

By signing below, you hereby acknowledge reading and understanding all of the information disclosed above and receiving a copy of this notice on the date indicated below.

Borrower

_____/_____/_____
Date

Applicant Name(s)

Email Address for Disclosures

Additional Details for Services You Can Shop For



1507 G St
Lewiston, ID 83501
208-746-4848

To get you started with shopping, this list helps identify some providers for the services you can shop for. Please write your name above and an email address, initial next to your provider's name choice below & return to your loan officer. FYI - Be sure to check your Purchase & Sale Agreement as often it will already indicate a title company to use.

Service Provider List

Title Service	Courier, Credit/Discount, eDoc, Lender's Title Policy, Owner's Title Policy, Settlement/Escrow Closing, Wire Fees	
Provider We Identified	Contact Information	
ASOTIN COUNTY PROPERTY		
Alliance Title & Escrow Corp. - #131780	Celina Reynold, Escrow Officer, #10913 735 5th St. Clarkston, WA 99403	clarkston@alliancetitle.com 509-758-2549
CLEARWATER COUNTY PROPERTY		
Clearwater County Land Title Company - #15155	Brittany Goetz, Escrow Officer 131 Michigan Ave. Orofino, ID 83544	bgoetz@orofino-id.com 208-476-5744
GARFIELD COUNTY PROPERTY		
Garfield County Title Co. - #14514	Wynn McCabe, Title Officer 620 W. Main St. Pomeroy, WA 99347	garfieldcountyttitle@qwestoffice.net 509-843-1851
IDAHO COUNTY PROPERTY		
Idaho County Title Company - #5644	Kathy Warford, Escrow Officer	ictitle@idahocountytitle.com
	Traci Frei, Escrow Officer 319 W. Main Grangeville, ID 83530	ictitle@idahocountytitle.com 208-983-2662
Inland Title & Escrow - #0004391	Karie Geis, Escrow Officer 524 W. Main Grangeville, ID 83530	service@inlandtitle.com 208-983-0150
LATAH COUNTY PROPERTY		
Latah County Title Co. - #C8495	Dave Kiblen, Escrow Officer 106 E 2nd. Moscow, ID 83843	dave@latahtitle.com 208-882-4822
Moscow Title Inc. - #5674	Corinne Kent, Escrow Officer 127 S Washington St. Ste 2, Moscow, ID 83843	moscowtitle@moscow.com 208-882-4564
NEZ PERCE COUNTY PROPERTY		
Alliance Title & Escrow Corp. - #23272	Sarah Tennant, Escrow Officer 1455 G St #102, Lewiston, ID 83501	lewiston@alliancetitle.com 208-743-8541
Land Title of Nez Perce, County Inc. - #13221	Brett Gile, Title Manager	brett@landtitlelewiston.com
	Gretchen Crew, Escrow Officer 1230 Idaho St, Lewiston, ID 83501	gretchen@landtitlelewiston.com 208-983-2662
WHITMAN COUNTY PROPERTY		
Pioneer Title Co. - #601307764	Chris Gorton, Escrow Officer, #10865 840 SE Bishop Blvd. Suite 102, Pullman, WA 99163	ptctitle@turbonet.com 509-334-2210
Stewart Title Co. - #728921	Cheryl Rodeen, Escrow Officer, #2374 130 N Grand Ave. Pullman WA 99163	cheryl.rodeen@stewart.com 509-332-1851

OTHER TITLE COMPANY CHOICE

If your property is in a different county than what we have listed please notify your loan officer so that we can provide helpful information for that county. Also, if you choose a different Title Company than what is on this list, please input their name and contact information here and initial.

INSURANCE AGENT / COMPANY INFORMATION REQUEST

You have your choice of insurance providers. Please provide your insurance agent's name and contact information for the property you are using for collateral on the loan. Also provide the annual premium amount (may be an estimate).

Agent / Company	Annual Premium	Contact Information
	\$	

FACTS**WHAT DOES TWIN RIVER 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: <ul style="list-style-type: none"> ■ Social Security number and Account Balance ■ Payment History and Overdraft History ■ Credit History and Credit Scores When you are <i>no longer</i> 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 Twin River Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Twin River Bank share?	Can you limit this sharing?
For our 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 non-affiliates to market to you	No	We don't share

Questions? Call 208-746-4848 or go to www.twinriverbank.com

What we do

How does Twin River 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 Twin River Bank collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ■ Open an account or Provide account information ■ Apply for a loan or Show your driver's license ■ 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 <ul style="list-style-type: none"> ■ sharing for affiliates' everyday business purposes—information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ Twin River Financial Corporation ■ Twin River Statutory Trust
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ Twin River Bank does not share with non-affiliates so they can market to you
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ■ Our joint marketing partners include Deluxe (check ordering), Insite Data Services (online banking), Jack Henry (bill payment) and Elan (credit and debit cards)

Rev [07/2017]

NOTICE REGARDING INACCURATE INFORMATION As a participant in the consumer reporting system, we furnish information about our experience with you to consumer reporting agencies. These consumer reports allow us to make credit and other opportunities available to you. If you believe that we have furnished information to a consumer reporting agency that is inaccurate please notify us at the following address and identify the specific information that is inaccurate.

Twin River Bank – Attention: Willie Deibel, 1507 G Street, Lewiston, ID 83501 (208) 746-4848

NOTICE OF NEGATIVE INFORMATION We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.



E-SIGN AGREEMENT

This disclosure regarding e-Sign for Twin River Bank applies to each account or loan you have with Twin River Bank where electronic disclosures are available.

The words “we,” “us,” and “our” means Twin River Bank and the words “you” and “your” means you, the individual(s) who is identified on the account as the owner or authorized signer as the account holder on the Account(s). As used in this disclosure, “communication” means any disclosure, authorization, agreement, disclosure, notice, or other information related to your Account, including but not limited to information that we are required by law to provide to you in writing.

Scope of Communications

When you reply to this email or provide your address below, you agree that we will provide various account disclosures in electronic format. If you request to receive these disclosures by electronic delivery, **you understand and agree that you will no longer receive a paper disclosure.** Your consent to receive electronic communications and transactions includes, but is not limited to:

- Initial disclosures or agreements for your Account(s).
- Notices or disclosures about a change in the terms of your Account(s).
- Privacy policies

Method of Providing Communications

All communications that we provide to you in electronic form will be provided via email at the email address you specify on this disclosure. Following your enrollment **you will no longer receive a paper disclosure delivered by mail.** You should print or download, for your records, copies Twin River Bank disclosures and any changes to that authorization. You do have the ability to request a paper copy of an electronic communication by telephone at 208-746-4848, or by mail to Twin River Bank, 1507 G Street, Lewiston ID 83501. We may charge you a reasonable service charge as disclosed in the terms and conditions of your account for the delivery of paper copies of any communication provided to you electronically pursuant to this authorization.

Withdrawing Consent

You may withdraw consent to receive communications in electronic form for any of your accounts by contacting us via email at info@twinriverbank.com by telephone at 208-746-4848 or by mail to Twin River Bank, 1507 G Street, Lewiston ID 83501. We may treat your provision of an invalid email address or the subsequent malfunction of a previously valid address as a withdrawal of your consent to receive electronic communications. 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.

Updating Information

It is your responsibility to provide us with accurate and complete information regarding email address, contact, and other information related to this disclosure and your account(s), and to maintain and update promptly any changes in this information. You can update your email address and other information relating to your account by contacting your account officer or you may contact us by email at info@twinriverbank.com, by telephone at (208) 746-4848, or by mail at Twin River Bank, 1507 G Street, Lewiston ID 83501. Do not send confidential information to us through email.

Termination or Changes of e-Sign Information

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 such termination or change as required by law.

Software and Hardware Required

In order to access, view, and retain electronic communications that we make available to you, you must have the following software versions (or higher):

- Adobe® Acrobat® Reader® 8.0 or above (This product is available free at www.adobe.com)
- An email account with an internet service provider and email software in order to participate in our electronic communications programs.
- A printer or electronic disk space for the storage and retention of documents and disclosures.

The same terms apply with respect to electronically delivered disclosures as for those delivered in paper form, and the deposit agreements and disclosures that you have previously entered into with or received from us remain in effect.

Retention Period

We will store your disclosures electronically for the life of your account plus five years after termination. You may print or download your Bank Statements and check images to retain copies of them.

Privacy

Our privacy policy (which has been previously provided to you and is available at (www.twinriverbank.com) will apply to this service. You must have a valid email address. This email address will be used in accordance with the Bank's privacy statement to deliver notifications of your bank disclosures and notices to you.

The bank will not solicit account information from you through email. Your private information such as account number, social security number, password and/or user code will never be solicited by Twin River Bank. If you receive email communication asking for this type of data, you should not respond to the email. If you are the recipient of this type of email and wish to file a complaint, we suggest contacting the following government sponsored website and follow their recommended procedures: <https://www.consumer.ftc.gov/>. The bank may occasionally send you an informational email regarding updated electronic banking features to enhance your internet banking experience.

Security

To access your Bank Statements you must be enrolled in Online banking at www.twinriverbank.com where you will be required to use a unique user code and password. Your password must be at least 8 characters and contain a mix of letters and a minimum of 2 numbers. To protect the security of your banking information, you must not disclose or share your password with any third party. We recommend you periodically change your password. In addition, your Bank Statements are not forwarded to you though email. You will be notified by email that they are available for you to access through Online Banking. Twin River Bank will never solicit password information from you.

Federal Law and Consent

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 Federal Electronic Signatures in Global and National Commerce Act, and that you and Twin River Bank both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

I consent to receive electronic disclosures and certify that I have the software and hardware required.

Signature

Date

Email Address