



PERSONAL FINANCIAL STATEMENT DISCLOSURES ADDENDUM

(Attach this addendum to non Orrstown Bank Personal Financial Statements)

Applicant 1 Name: _____

Address: _____

Applicant 2 Name: _____

Address: _____

The information contained in the personal financial statement attached hereto and made a part hereof (the "Financial Statement") is provided for the purpose of obtaining, or maintaining credit with Orrstown Bank (the "Bank") on behalf of the undersigned, or persons, corporations, or other entity on whose behalf the undersigned may either severally or jointly with others, agree to act as surety in the Bank's favor. The undersigned understand(s) that the Bank is relying on the information provided in the Financial Statement (including the designation made as to ownership of property) in deciding to grant or continue credit. The undersigned represent(s) and warrant(s) that the information provided in the Financial Statement is true, complete and not misleading and that the Bank may consider the Financial Statement as continuing to be true, complete and not misleading until written notice of change is given to the Bank by the undersigned. The undersigned authorize(s) the Bank to gather and collect any information including, without limitation, any credit reports required to determine the creditworthiness of the undersigned, and to release to affiliates, subsidiaries, agents and third parties, whom the Bank deems necessary and appropriate, information on the undersigned's account(s) and relationship(s) with the Bank. The Financial Statement and this Addendum shall remain the property of the Bank.

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. This means that when you open an account, we will ask you for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see a government issued identification such as a driver's license, non-driver's identification, passport, or other identifying documents.

If you intend to act as a guarantor for the credit of one or more primary applicant(s) and are providing information to the Bank for that purpose, please be advised that if the Bank determines that you do not meet its standards of creditworthiness for the amount and/or kind of credit desired by the primary applicant(s), the Bank is required by law to provide the specific reasons for such denial or adverse action to the primary applicant(s) and NOT to you. Unless you are willing to share the specific reasons for denial or adverse action based upon your credit history with the primary applicant(s), you should not submit the Financial Statement to the Bank.

The undersigned have read this Personal Financial Statement Disclosure Addendum and understand(s) and agree(s) to its contents, as evidenced by the signature below.

If you intend to apply for joint
credit (including as a guarantor),
please initial here _____

Signature of Applicant: _____ Date: _____

If you intend to apply for joint
credit (including as a guarantor),
please initial here _____

Signature of Applicant: _____ Date: _____