

Your Consent To Do Business Electronically (the eDisclosure Agreement)

The loan or deposit account for which You are applying involves various disclosures, records, and documents ("Documents"), including this eDisclosure Agreement. The purpose of this eDisclosure Agreement is to obtain Your consent to receive certain Documents from Us in electronic form rather than in paper form. With Your consent, You will also be able to sign and authorize these 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 Documents related to this transaction that are provided electronically, "You" and "Your" mean the customer(s) under the applicable account to which such Documents apply, and "We", "Our" and "Us" mean the applicable bank representative(s) with whom You are transacting business.

YOUR CONSENT

- Your consent to participate in this transaction electronically will apply to all Documents for the applicable transactions for which You are applying. If You provide Your consent by clicking the "Accept" button at the bottom of the page, We will conduct this transaction electronically, instead of providing You with the Documents in paper form.
- If a document related to Your transaction 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 Documents will be made available for you to sign.
- If You do not consent to receive these Documents electronically, or if You subsequently withdraw consent, You will be provided with paper copies of the Documents for which You did not consent to receive electronically.
You will not be required to pay a fee for receiving paper copies of the 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 Documents in paper form.
- If You originally consent to receive eDisclosures, but later decide to withdraw Your consent, You can do so by clicking on the "Decline" button, or by notifying Us at:
Please Contact Loan Officer or Personal Banker at 1-800-254-6197.
- If You originally consent to receive eDisclosures, but later withdraw Your consent, You will be provided with paper copies of the Documents for which You did not consent to receive electronically.

OBTAINING PAPER COPIES

- After Your consent is given, You may request from Us paper copies of Your Documents.
Please send this request to Us at:
Please Contact Loan Officer or Personal Banker at 1-800-254-6197.
- If You request paper copies of the Documents:
You will not be required to pay a fee for receiving paper copies of the Documents.

SYSTEM REQUIREMENTS

- In order to receive eDisclosures (e-statements), including electronic delivery of statements and other disclosures, you must have a computer with Internet access and an Internet email account and address. Use of the Service requires a standards-compliant web-browser which supports the HTTPS protocol, HTML, and cookies. Viewing PDF documents requiring additional software such as Adobe Reader or similar. For additional information please follow this link [Adobe Sign's System Requirements](#)
- If the software or hardware requirements change in the future, We will 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 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 can contact Us at 1-800-254-6197.
- 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.

Please click the "Accept" button at the bottom of the page to consent to do business electronically and to view Documents electronically.