

Please read this Disclosure and Consent to the Use of Electronic Signatures and Records ("Disclosure") carefully, it contains important information. In this disclosure, "we", "us" and "our" are used to refer to the financial institution providing the service or account you are applying for, and its current and future affiliates. "You" and "your" refer to the person giving this consent.

In order to complete this transaction electronically, we need your consent to use electronic records and signatures. We will provide you with all the necessary equipment, as well as any assistance you may require to complete this transaction in our branch or office. If you do not consent to the use of electronic records and signatures, you will be unable to proceed electronically, and may be unable to complete the transaction.

Additionally, we are required by law to provide you with certain information in this transaction "in writing" which means you have a right to receive that information on paper. However, with your consent, we may also provide this information to you electronically.

Consumer Disclosure Regarding Conducting Business Electronically, Receiving Electronic Notices and Disclosures, and Signing Documents Electronically

Please read the following information, by proceeding forward and signing this document you are agreeing that you have reviewed the following consumer disclosure information and consent to transact business using electronic communications, to receive notices and disclosures electronically, and to utilize electronic signatures in lieu of using paper documents. This electronic signature service is provided on behalf of clients, "sending party," whom are sending electronic documents, notices, disclosures or requesting electronic signatures to you ("Service").

You are not required to receive notices and disclosures or sign documents electronically. If you prefer not to do so, you may request to receive paper copies and withdraw your consent at any time as described below.

Paper Copies

You are not required to receive notices or disclosures or sign documents electronically and may request paper copies of documents or disclosures if you prefer to do so. You also have the ability to download and print any open or signed documents sent to you through the electronic signature service using the PDF and Print icons. Adobe may also email you a PDF copy of all agreements you sign using the electronic signature service. If you wish to receive paper copies in lieu of electronic documents you may close this web browser and request paper copies from the "sending party" by following the procedures outlined below. The "sending party" may apply a charge for requesting paper copies.

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.

Consent Relation

This consent may relate to the opening of a new account, changing terms of an existing account, routine maintenance to your account, account notices etc.

Withdrawal of Consent

You may withdraw your consent to receive electronic documents, notices or disclosures at any time. In order to withdraw consent you must notify the “sending party” that you wish to withdraw consent and to provide your future documents, notices, and disclosures in paper format. After withdrawing consent if at any point in the future you proceed forward and utilize the electronic signature system you are once again consenting to receive notices, disclosures, or documents electronically. You may withdraw consent to receive electronic notices and disclosures and optionally electronic signatures by following the procedures described below.

Scope of Consent

You agree to receive electronic notices, disclosures, and electronic signature documents with all related and identified documents and disclosures provided over the course of your relationship with the “sending party.” You may at any point withdraw your consent by following the procedures described below.

Hardware and Software Requirements:

- Personal Computer (“PC”) or Smart Device
- Operating System: Currently supported version of Windows 10 or better that supports 256 byte or higher encryption
- Internet Browser with the latest version highly recommended:
 - Microsoft Edge
 - Firefox
 - Google Chrome
- Ability to open and read a PDF file
- 10 GB of available disk space on the PC system drive
- 2.0 GHz processor speed
- 2 GB of RAM
- High speed Internet connection with e-mail access

Requesting paper copies, withdrawing consent, and updating contact information

You have the ability to download and print any documents we send to you through the electronic signature system. To request paper copies of documents, withdraw consent to conduct business electronically and receive documents, notices, or disclosures electronically or sign documents electronically please contact the "sending party" by telephone, postal mail, or by sending an email to the "sending party" with the following subjects:

"Requesting Paper Copies" Please provide your name, email, telephone number, postal address and document title.

"Withdraw Consent" Please provide your name, email, date, telephone number, postal address.

"Update Contact Information" Please provide your name, email, telephone number and postal address.

Any fees associated with sending paper copies or withdrawing consent will be determined by the "sending party."