

Federal E-SIGN Act Disclosure and Consent

We are pleased to offer you the opportunity to receive information about your account electronically. If you would like to receive correspondence from us via email, instead of paper copies through the mail, please review this notice and provide your consent. This notice applies to disclosures and agreements (together “Documents”) that we provide to you relating to the account for which you are applying, except as otherwise prohibited by law.

Please read this Federal Electronic Signatures in Global and National Commerce Act (“E-SIGN”) Disclosure and Consent carefully and print a copy for your records. You can record your consent to the E-SIGN disclosure by placing a checkmark in the box on the webpage. By checking the box on the webpage, you consent to the electronic delivery of Documents. You have the right to request paper copies; we will not provide you with paper (non-electronic) copies of any Documents unless specifically requested by you. There is no fee if you request to receive the Documents on paper.

Electronic Delivery of Disclosures and Notices

To use the Online Account Opening Product and to access, receive and retain the Documents, you must provide, at your own expense, an Internet connected device that is compatible with this financial institution’s Online Account Opening product deployed at the time of access. Your device must meet the minimum requirements outlined below. You confirm that your device will meet these specifications and requirements and will permit you to access, view, and retain the Documents electronically.

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Withdrawal of Consent

You may withdraw your consent to receive Documents in electronic form for any of your accounts by contacting us at 800.582.7640 or by visiting any branch location. We may treat your provision of an invalid email address or the subsequent malfunction of a previously valid address or cancellation of participation in our online banking product as a withdrawal of your consent to receive electronic statements. Any withdrawal of your consent to receive electronic statements will be effective only after we have a reasonable period of time to process your withdrawal. You will not be charged a fee for withdrawing consent.

How to Update Your Records

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