

**DISCLOSURE REQUIRED BY FEDERAL LAW
READ AND SCROLL DOWN
ELECTRONIC SIGNATURES IN GLOBAL AND NATIONAL
COMMERCE ACT (ESIGN) DISCLOSURE AND AGREEMENT**

Please read this Electronic Signatures in Global and National Commerce Act (ESIGN) Disclosure and Agreement carefully and keep a copy for your records.

If requesting to open a checking or savings account:

Electronic Copy of Related Disclosures, Agreements and Instructions. In order to speed up the deposit account application process, with your consent, we will provide you with the following information electronically, rather than by postal mail or in person:

- A deposit account application and all related account disclosures required by applicable federal and state law for the deposit product you have selected;
- Instructions for signing and returning the account signature card; and
- Information and instructions about any additional services that you select during the application process.

Your Consent is Required. You must consent to receiving the related legal disclosures, agreements, signature card and instructions before we can provide them to you electronically. Your consent will only apply to the deposit product you have selected, the related legal disclosures, agreements, account signature card and the instructions, and you will not be consenting to receiving other electronic records or disclosures at this time.

Paper Copy of Disclosures, Agreements and Instructions. If you do not want to receive the legal disclosures, agreements and the instructions electronically, you should exit this area of our website. If you do not consent to receiving an electronic copy of the related legal disclosures, agreements and the instructions, we will not be able to open the deposit account via our website. You may visit any of our locations and speak with a financial services representative. A list of our locations can be found on our website. If you consent to receive the disclosures, agreements and instructions electronically, you can also request a paper copy of the related legal disclosures, agreements and instructions by contacting our Contact Center by phone at the number listed on our website. We will not charge you any fees for providing a paper copy of the disclosures, agreements and instructions.

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- You must have an internet web browser which is capable of supporting 128-bit SSL encrypted communications, which requires a minimum web browser version of either Microsoft® Internet Explorer version 6.0 or Netscape Navigator® version 4.73, and your system must have 128-bit SSL encryption software. Your access to this page verifies that your browser and encryption software meet these requirements.
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System Requirements to Retain the Information. To retain a copy of the requested file, your system must have the ability to either download (e.g. to your hard disk drive) or print PDF files. In order to sign and return the deposit account signature card, you must be able to print them. You must have a functioning printer connected to your personal computer or other access device, which is able to print the signature card, the related disclosures, agreements and the instructions on plain white 8.5 x 11 inch paper.