

Federal E-Sign Act Disclosure and Consent

We are pleased to offer you the opportunity to receive information for your account electronically. Please read this Federal Electronic Signatures in Global and National Commerce Act ("E-SIGN") Disclosure and Consent carefully. By checking the box, you consent to the electronic delivery of the attached document. All communications in either electronic or paper format from us to you will be considered "in writing." You should print or download for your records a copy of this document and any other communication that is important to you.

Withdrawal of Electronic Acceptance of Documents

You may withdraw your consent to receive documents in electronic form for your account by contacting us through any of the methods listed below or by visiting the nearest bank location. We may treat your provision of an invalid email address or the subsequent malfunction of a previously valid address as a withdrawal of your consent to receive electronic documents. You will not be charged a fee.

Requesting Paper Documents

You have the right to request a paper copy of the document; we will not provide you with paper (non-electronic) copies of the Documents unless specifically requested by you, or we otherwise deem it appropriate to do so. You will not incur a fee for paper copies. You can obtain a paper copy of an E-Document by printing it yourself or by requesting that we mail you a paper copy, provided that such request is made within a reasonable time after we first provided the electronic communication to you. To request a paper copy, call us by e-mail or come in to the nearest bank location. We reserve the right, but assume no obligation, to provide a paper (instead of electronic) copy of any statement or account notice that you have authorized us to provide electronically.

How to Update Your Records

It is your responsibility to provide us with a true, accurate and complete E-Mail address, contact, and other information related to your account(s). You can update by contacting us by any of the methods listed above or come in to the nearest bank location.

Hardware and Software Requirements

In order to access, view and retain electronic communications that we make available to you, you must have;

- Sufficient electronic storage capacity on your computer's hard drive or other data storage unit
- An e-mail account with an Internet Service Provider and e-mail software in order to participate in our electronic communication program
- A personal computer or other device which is capable of accessing the Internet so you can access, receive, retain, and either print or store the document received. Your access to this page verifies that your system/device meets these requirements.
- You must have software which permits you to receive and access Portable Document Format or "PDF" files, such as Adobe Acrobat Reader version 8.0 and above.
- An Internet web browser which is capable of supporting 128-bit SSL encrypted communications, which requires a minimum web browser version of Microsoft Internet Explorer version 6.0 and your system or device must have 128-bit SSL encryption software; Firefox version 3.0 or higher; or Macintosh OSX 10.2 or higher running Safari web browser.

If a substantive change in the hardware or software requirements is made, you will be provided with the new requirements, or the right to withdraw consent without a fee.

Federal Law

You acknowledge and agree that your consent to E-Documents are being provided in connection with a transaction affecting interstate commerce that is subject to the Federal Electronic Signatures in Global and National Commerce Act, and that you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

Termination/ Changes

We reserve the right, in our sole discretion, to discontinue the provision of your E-Documents or to terminate or change the terms and conditions on which we provide E-Documents. We will provide you with notice of any such termination or change as required by law.