



Consent for Electronic Disclosures

You agree and understand that the words "we", "us", and "our" mean the Bank. The words "you" and "your" mean the person(s) who will be the owner(s) of accounts opened electronically in this website. If there is more than one person on the account, any consent or withdrawal of consent for electronic disclosures by any one of you will be effective for all of you.

Your Consent

We must have your consent to provide disclosures and documents to you electronically or via email. If you do not consent to receiving disclosures and documents electronically or via email, you will not be able to open deposit accounts at this site.

Your consent applies to all of the following categories of documents and disclosures we provide to you electronically or via email, except that we will not provide periodic statements electronically unless you separately request them through our online banking service and provide any consent that we require at that time:

- Documents and disclosures in connection with applying for and opening a deposit, including but not limited to deposit account agreements, deposit account fee schedules, interest rates, deposit insurance coverage, funds availability disclosures, privacy notices, automated clearing house authorizations, fair credit reporting act disclosures, information sharing notices, affiliate marketing notices and any other documents, agreements or disclosures in connection with applying for or opening a deposit account on this site.

You must contact us and provide us with your updated information needed to contact you electronically or otherwise.

Paper Copies

If you consent to electronic delivery of documents and disclosures, we may also provide you with paper copies, but we are not required to do so. If we do not provide you with paper copies, you may obtain these documents and disclosures in paper form without charge from us by printing them yourself from our website or by saving a copy to your computer and printing later. You can also call, write, or stop by any bank location and request a paper copy of the documents.

Withdrawal of Consent

If you want to withdraw consent before you have finished this transaction, you may do so by canceling the transaction before you have completed it. Withdrawal of consent will not be effective for documents that we have already provided to you electronically.

Hardware and Software Requirements

Electronic disclosures and documents will be presented via the Internet. Since you are already accessing this Consent Form via the Internet, it is likely that you are already using all the hardware and software you need to access the documents and disclosures electronically.

In order to view these documents and disclosures, you will need a hardware device, such as a personal computer (PC) or other similar Internet device that can access the Internet via modem or other form of connection. Your hardware device must run on an appropriate operating system, such as Microsoft® Windows XP or above, Mac OS X (10.0) or above, or Linux/UNIX. You must contract with an Internet service provider (ISP) in order to be able to connect to the Internet. ISPs are companies like AOL, RoadRunner™ or digital subscriber lines through your local telephone company. You must use any hardware or software required by your ISP. Additionally, Internet browser software such as Microsoft® Internet Explorer® 6.x and 7.x on Windows® XP, Microsoft Internet Explorer 7.x on Windows Vista, Mozilla® Firefox® 2.x on Windows XP, Apple® Safari® 3.x on Windows XP, Apple Safari 3.x on Mac OS™ X, is required to access these documents and disclosures from a personal computer. Your Internet browser software must be able to use 128-bit encryption. Adobe® Acrobat Reader is required to view some documents and disclosures from a personal computer. If you do not have Adobe® Acrobat Reader, you can download it for free at www.adobe.com. You will also need a printer or a long-term storage device, such as your computer's disk drive, to retain these documents and disclosures for future reference.

Retaining Documents and Disclosures

You will need a printer or a long-term storage device, such as your computer's disk drive, to retain these documents and disclosures for future reference. We strongly encourage you to do so during this application process.