



Online Account E-Sign Disclosure

Please read this E-Sign Disclosure carefully and keep a copy for your records.

Electronic Delivery of Disclosures and Notices

By continuing, you are consenting to receive disclosures related to your account(s) electronically. By consenting to electronic delivery of account disclosures, you agree to provide us with your current email address and update us with any changes in such information by contacting us at 1-800-464-0253. Your consent to receive electronic communications includes, but is not limited to:

- Initial disclosures or agreements for your account(s)
- Notices or disclosure about any changes to the terms of your account(s)

If you do not wish to receive disclosures relating to your account(s) electronically, please contact us at 1-800-464-0253.

Right to Receive Paper Copies

Even after consent, you have the right to receive a paper copy of the disclosures related to your account(s). If you would like to receive a paper copy at no charge, please contact us at 1-800-464-0253.

Withdrawal of Consent

If, after consenting, you wish to withdraw your consent, you can do so by contacting us at 1-800-464-0253.

Hardware and Software Requirements

In order to access, view, and retain your account information electronically, you must have:

- A personal computer or other device which is capable of accessing the Internet
- A valid e-mail address
- An Internet web browser with capabilities to support a minimum 128-bit encryption
- Software which permits you to receive, access, print and save Portable Document Format or "PDF" files, such as Adobe Acrobat Reader® version 8.0 and above

Termination or Changes

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