

E-Sign Disclosure

1. Electronic Delivery of Documents

Following is Important information concerning your request and consent to access and receive Electronic Document(s) for your accounts. We are required by law to give you certain information "In writing" - which means you are entitled to receive it on paper; however, with your prior consent to this service, we may provide this information to you electronically instead.

As used herein, Electronic Document(s) may include, but are not limited to, agreements, disclosures, notices and statements, any or all of which may be made available to you in electronic format.

2. Select Information may still be provided in printed format

After you consent to receive Electronic Document(s), you may still receive select paper document(s) such as any notices required by law to be sent in paper format.

3. Paper Delivery of Documents

If you consent to receive Electronic Document(s), you still retain the right to receive a paper copy of those documents. Note that after you consent to receive Electronic Document(s), all applicable documents will be sent in electronic format unless specifically requested. Any requests for paper (non-electronic) copies may result in a fee.

4. Fees

Fees for Electronic Document(s) are as listed in our most recent Fee Schedule. If you need information concerning our Fee Schedule, please contact Customer Service at the phone number or address found by clicking the Help? link at the top of the page.

5. Electronic Formats and Access Requirements

To receive the e-mail notification that your Electronic Document is ready, you will need access to a computer that allows you to receive e-mail and an account with an e-mail service provider compatible with your e-mail software. It is your responsibility to insure that the e-mail address you provide to us is accurate.

In order to access Electronic Document(s), you will need to log in to your account. For viewing, printing, storing, or downloading your Electronic Document(s), your Electronic Document(s) are available in PDF format. To access the PDF format, you will need Adobe® Reader® and a browser that can print PDF documents.

6. Unavailability and Interruption of Access

You understand and agree that from time to time, Electronic Document(s) may be unavailable or the Internet may suffer an interruption of access due to fault of the system or conditions beyond our control. In these events, you agree to access your statements and/or notices by alternate means. Please contact us for assistance.

7. Security Information

You have been given a User ID and a Password to access your Electronic Document(s). You agree to: (a) not release your Password or make it available to others; (b) notify Customer Service immediately if your Password has been lost or stolen; and (c) be accountable for the authorized and/or unauthorized use of the Password. If you allow any other person to use your Password, you will have authorized that person to access your statement information. Contact Customer Service immediately if your Password or User ID has been lost or stolen. You may not use e-mail to report illegal use of your Password. You may contact us at the phone number or address found by clicking the Help? link at the top of the page.

We will notify you that your Electronic Document(s) are ready through unencrypted e-mail, which will only include a portion of your account number. Be aware that if you elect to provide a work e-mail address, your employer or other employees may have access to your e-mail. We will e-mail you a letter confirming your registration in Electronic Document(s).

We maintain your account information and documents in a secured environment. However, your Internet connection is not within our security control. You understand and agree that the connection or use of the Internet that you chose may not be secure and may provide opportunity for unauthorized access by a third party to your computer system or any information stored therein.

8. Physical and Electronic Contact Information

We reserve the right to contact you via your e-mail address or your physical address using the last known address provided by you with any notification. You agree to promptly notify us if there is a change in your e-mail or physical address or any other information needed to contact you. You may change your e-mail address either on-line through the Electronic Document application or by contacting Customer Service at the phone number or address found by clicking the Help? link at the top of the page.

Depending on your E-mail Service Provider, undeliverable e-mails may or may not be returned to us. We will make an attempt to re-send, up to five times, any undeliverable e-mails of which we become aware.

9. Scope of Consent

Your consent applies to all applicable products for which we provide Electronic Document(s) and your consent will remain in effect until you give us notice that you are withdrawing it.

If at a future time you seek to add a new product or service from us for which electronic delivery of documents is available, this new product or service will default to using Electronic Document(s) since you have previously given consent to use Electronic Document(s). However, both during and after the new product or service addition process, you can easily change this selection. If you decide not to use Electronic Document(s) in connection to that new product or service, your decision will only affect that specific product or service and does not mean you have withdrawn this consent for any other product.

10. Withdrawal of Consent

You have the right to withdraw your consent to receive Electronic Document(s) at any time. If you are receiving Electronic Document(s), after withdrawal of consent, any new documents will be sent to you in paper format via the postal service or other courier. To withdraw your consent, contact Customer Service at the phone number or address found by clicking the Help? link at the top of the page.

11. Termination/Changes

We reserve the right, in our sole discretion, to discontinue the provision of, or to terminate or change the terms and conditions on which we provide Electronic Document(s). Prior to any changes, we will provide you with notice of any such termination or change as required by law.

12. Federal Law

You acknowledge and agree that your consent to receive Electronic Document(s) is being provided in connection with a transaction affecting interstate commerce, which in turn is subject to the federal Electronic Signatures in Global and National Commerce Act, and that both you and we intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

13. Your Consent

By clicking on the "Agree" button below, you acknowledge and demonstrate that you can access the e-mail notifications informing you that your Electronic Document(s) are ready, and that you can access the Electronic Document(s) in PDF format as described above. You understand that you should contact us to report any problems with your Electronic Document(s). If you would prefer to continue to receive paper statements and/or notices alone, simply click "Disagree."

I read and understand the above information, and I consent to delivery of the Electronic Document e-mail notifications to the e-mail address that I have provided during this registration process. I understand that my statements and/or notices will be available to me on the Web after I log in to my account.