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Please read this Federal Electronic Signatures in Global and National Commerce Act (“E-SIGN”) Disclosure and Consent carefully and print a copy for your records. You can record your consent to the E-SIGN disclosure by placing a checkmark in the box on the webpage. By checking the box on the webpage, you consent to the electronic delivery of any disclosures, agreements, change notices, changes to the terms and conditions of your account and any other documents or notices (together, the “Documents”) that we provide to you relating to your account. You have the right to request a paper copy of disclosures; we will not provide you with paper (non-electronic) copies of any Documents unless specifically requested by you. You may incur a fee for paper copies. Please contact us for more information about the fee.

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To use the Online Account Opening Product and to access, receive and retain the Documents, you must provide, at your own expense, an Internet connected device that is compatible with this financial institution’s Online Account Opening product deployed at the time of access. Your device must meet the minimum requirements outlined below. You confirm that your device will meet these specifications and requirements and will permit you to access and retain the Documents electronically each time you access and use the Online Account Opening product.

Please click on the links to review the account opening disclosures and other documents prior to continuing. To keep a copy of any document that you view online, you may print the document by selecting “Download.” Select your printer and click on OK or select Save to retain a copy on your PC. You should not sign up for online account opening using a public computer.

If you do not want to receive the Documents electronically, you should exit this area of our website. **If you do not consent to receiving the Documents electronically, you will not be able to open the deposit account via our website.**

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- An Internet web browser 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. Your access

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