

## Online Statements E-Sign Disclosure

### Electronic Consent

**Federal law requires that we obtain your consent to receive electronic communication before providing you electronic statements.**

- 1. Scope of Communications to Be Provided in Electronic Format.** You agree that we may provide you with any Communications in electronic format, and that we may discontinue sending paper Communications to you, unless and until you withdraw your consent as described below. Your consent to receive electronic communications and transactions includes, but is not limited to:
  - All legal and regulatory disclosures and communications associated with the Account or the product or service available through the Online Service for your Account. As an example, we may send by e-mail legally required notification of changes to terms and conditions related to the Online Service.
  - Notices or disclosures about a change in the terms of your Account or associated payment feature and responses to claims.
  - Privacy policies and notices
  - Monthly account statements for your Account(s) or such other Communications we may include from time to time as part of the enrollment of online statements ("**Paperless Statements**")
- 2. Method of Providing Communications to You in Electronic Format.** All Communications that we provide to you in electronic form will be provided either (1) via e-mail, (2) by access to a website that we will designate in an e-mail notice we send to you at the time the information is available, (3) to the extent permissible by law, by access to a website that we will generally designate in advance for such purpose, or (4) by requesting you download a PDF file containing the Communication.
- 3. How to Withdraw Consent.** You may withdraw your consent to receive Communications in electronic format by contacting us at 972-578-5000, or, online by logging into Online Banking and clicking on Preferences and then Online Statement Options. Select "Receive your monthly paper statement" and click the "Change Online Statement Options" button to update. We will not impose any fee to process the withdrawal of your consent to receive electronic Communications. Any withdrawal of your consent to receive electronic Communications will be effective only after we have a reasonable period of time to process your withdrawal. You will have the ability to access your statements online for eighteen months prior to being purged.
- 4. How to Update Your Records.** It is your responsibility to provide us with true, accurate and complete e-mail address, contact, and other information related to this Disclosure and your Account(s), and to maintain and update promptly any changes in this information. You can update information (such as your e-mail address) by logging into Online Banking and clicking on Preferences and then E-mail Address or by contacting us at 972-578-5000.
- 5. Hardware and Software Requirements.** In order to access, view, and retain electronic Communications that we make available to you, you must have:

**System Requirements:** Internet Connection or current AOL versions

**Software Requirements:** Microsoft Explorer or Netscape Browsers (see [Online Services section](#) for recommended versions) Adobe Acrobat Reader.
- 6. Requesting Paper Copies.** We will not send you a paper copy of any Communication, unless you request it or we otherwise deem it appropriate to do so. You can obtain a paper copy of an electronic Communication 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, contact us by telephone at 972-578-5000.
- 7. Communications in Writing.** 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 Disclosure and any other Communication that is important to you.

- 8. Termination/Changes.** We reserve the right, in our sole discretion, to discontinue the provision of your electronic Communications, or to terminate or change the terms and conditions on which we provide electronic Communications. We will provide you with advance notice of any such termination or change as required by law.

## **Electronic Notification Agreement**

To receive electronic notification that documents are available for you to view online in an electronic format rather than receiving paper documents through the U.S. Mail, you must confirm your consent by reviewing and agreeing to the terms and conditions of this Agreement.

Please be sure to read this Agreement in its entirety as it contains important information that is required by law to be provided to you.

### **Acceptance and Consent**

To consent to the terms of electronic notification program as described above, please read the following statement carefully before acceptance;

I understand that I may incur costs, including but not limited to online time and other charges from my internet service provider, in accessing and/or viewing such document(s). I understand it's my responsibility to have the proper equipment/software that will enable me to view and print the documents.

I also understand that it's my responsibility to examine each statement and report any irregularities or disputes to the bank within 60 days of receipt of the statement.

By clicking Accept, I confirm, I have read, understand and agree to be bound by the terms and conditions described above and consent to receive electronic documents according to the process described above.