



eCONSENT DISCLOSURE

PURPOSE OF THIS DISCLOSURE

This Disclosure is in regards to conducting business electronically, receiving electronic notices and disclosures, and signing documents electronically.

Please read the following information. By signing this document, you agree that you have reviewed the following disclosure information and consent to transact business using electronic communications, to receive notices and disclosures electronically, and to utilize electronic signatures in lieu of using paper documents ("electronic signature service" or "Service"). This electronic signature service is provided on behalf of Extraco Banks, NA ("Extraco," "us," or "we"), who may send electronic documents, notices, or disclosures, or request electronic signatures to you.

You are not required to receive notices and disclosures or sign documents electronically. If you prefer not to do so, you may request to receive paper copies and withdraw your consent at any time as described below.

Use of the Service requires a standards-compliant web-browser, which supports the HTTPS protocol, HTML, and cookies. Viewing PDF documents requiring additional software such as Adobe Reader or similar.

SYSTEM AND EQUIPMENT REQUIREMENTS

Prior to accepting electronic delivery of disclosures, you should verify that you have the required hardware and software necessary to access and retain documents and disclosures in an electronic format. You will need:

- Internet access
- A device with a modem or Bluetooth and internet browser (Explorer 10 or later, Firefox 4 or later, Safari, Google Chrome) that can support 128-bit encryption
- A printer connected to your system to print disclosures as needed
- Sufficient storage to save disclosures
- An external eMail address

CONSENT

By affirming consent to provide electronic communications to you as described herein, you agree that your device satisfies the hardware and software requirements specified above and that you have provided us with a current eMail address at which we may send electronic communications to you.

SCOPE OF CONSENT

You agree to receive electronic notices, disclosures, and electronic signature documents with all related and identified documents and disclosures provided over the course of your relationship with us. You may at any point withdraw your consent by following the procedures described below.

WITHDRAWAL OF CONSENT

You may withdraw your consent to receive electronic documents, notices, or disclosures at any time. In order to withdraw consent, you must notify us that you wish to withdraw consent and request that we provide your future documents, notices, and disclosures in paper format by following the procedures described below.

To withdraw consent, call: 1-866-398-7226 or speak with someone at one of our Financial Centers.

After withdrawing consent, if at any point in the future you proceed forward and utilize the electronic signature system, you are once again consenting to receive notices, disclosures, or documents electronically.

PAPER COPIES

You are not required to receive notices or disclosures or sign documents electronically. You may request paper copies of documents or disclosures if you prefer to do so. You also have the ability to download and print any open or signed documents sent to you through the electronic signature service by using the PDF and Print icons. Adobe may also email you a PDF copy of all agreements you sign using the electronic signature service. If you wish to receive paper copies in lieu of electronic documents, you may close this web browser and request paper copies from Extraco by following the procedures outlined below. Extraco may apply a charge for requesting paper copies.

REQUESTING PAPER COPIES, WITHDRAWING CONSENT, AND UPDATING CONTACT INFORMATION

You have the ability to download and print any documents we send to you through the electronic signature system. To request paper copies of documents, withdraw consent to conduct business electronically and receive documents, notices, or disclosures electronically or sign documents electronically please contact us by telephone at 1.866.398.7226, postal mail at Post Office Box 7813, Waco, TX 76714-7813, or by sending us an email to webcustomer@extracobanks.com, with the following subject lines:



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Any fees associated with sending paper copies or withdrawing consent will be determined by Extraco Banks, NA. If there are any problems with the contents of this information, please contact Customer Service at 1.866.398.7226.