

DISCLOSURE REQUIRED BY FEDERAL LAW

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ELECTRONIC RECORDS DISCLOSURE AND AGREEMENT

Please read this Electronic Records Disclosure and Agreement carefully and keep a copy for your records.

If requesting to open a checking or savings account:

Electronic Copy of Related Disclosures, Agreements and Instructions. In order to speed up the deposit account application process, with your consent, we will provide you with the following information electronically, rather than by postal mail or in person:

- A deposit account application and all related account disclosures required by applicable federal and state law for the deposit product you have selected; and
- Information and instructions about any additional services that you select during the application process.

Your Consent is Required. You must consent to receiving the related legal disclosures, agreements, signature card and instructions before we can provide them to you electronically. Your consent will only apply to the deposit product you have selected, the related legal disclosures and agreements. You will not be consenting to receiving other electronic records or disclosures at this time.

Paper Copy of Disclosures, Agreements and Instructions. If you do not want to receive the legal disclosures, agreements and the instructions electronically, you should exit this area of our web site. If you do not consent to receiving an electronic copy of the related legal disclosures, agreements and the instructions, we will not be able to open the deposit account via our website. You may visit any of our locations and speak with a customer service representative. A list of our locations may be found at our Web site. If you consent to receive the disclosures, agreements and instructions electronically, you can also request a paper copy of the related legal disclosures, agreements and instructions by contacting our Customer Contact Center by phone at the number listed on our Web site. We will not charge you any fees for providing a paper copy of the disclosures, agreements and instructions.

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