



## Electronic Records and Signature (ESIGN) Disclosure and Consent Agreement

As part of our relationship with you, we are required by law to provide you certain notices and disclosures “in writing.” By agreeing to this ESIGN Disclosure and Consent Agreement (“ESIGN Agreement”) we can provide this information electronically. Additionally, by consenting to this ESIGN Agreement, you agree to the use of electronic records and electronic signatures in your relationship and transactions with us.

In order to complete your account application electronically, you must consent to the terms and conditions of this ESIGN agreement applicable to the deposit accounts opened during this online session, and any amendments thereto. If you do not agree, you will not be able to proceed with the online account opening process. You may contact us at the number listed below for questions. This consent applies only to this account opening transaction.

### **Consent to Use of Electronic Records and Signatures; Delivery; Availability**

You acknowledge and agree that we may provide you with documents in electronic format, and that we are not required to send a paper document to you. However, we reserve the right to provide you with any document or communication in writing, even if you have chosen to receive it electronically. Your consent to use electronic records and signatures during this online application process includes, but is not limited to:

1. Legal and regulatory disclosures, agreements, and communications associated with your deposit Account(s) and the services offered by us;
2. Tax information for Forms 1099, and 5498;
3. Privacy policies and notices.

### **Hardware and Software Requirements**

By consenting to receive disclosures and notices electronically, you agree to provide us with the information (such as current email address) necessary to communicate with you electronically. You are required to update us with any changes in such information by calling or writing us at the number or email address listed below.

You hereby acknowledge that you meet the necessary hardware and software requirements as listed below to view and retain copies of the disclosures and agreements:

- A connection to the internet;
- A current version of an operating system such as Windows, Mac OS, or Android;
- A current version of web browser which supports 128-bit SSL encrypted communications, such as Chrome, Safari, or Firefox;
- A valid email account and software to access it;
- Software that enables you to view and display files in HTML and PDF format;
- Sufficient electronic storage on your electronic device if you wish to store the electronic documents. You will need a printer if you wish to print out and retain paper copies of the electronic documents;
- Access to an electronic device capable of supporting the above.

### **Current Information**

You are required to provide us with an accurate and complete email address and other information related to your deposit account, and to maintain and update any changes to the information promptly. You can update information by contacting us at the number listed below.

### **Option for Paper Copies**

If you wish to obtain a paper copy of any disclosures or agreement, you can do so free of charge by calling or writing us at the number or address listed below.

### **Consent Withdrawal**

You have the right to withdraw your consent at any time and require that we provide you with all documents in paper form. However, withdrawal of your consent to receive electronic documents will result in termination of the online application process. Contact us at the number listed below to withdraw your consent to receive electronic documents. We will not impose a fee to process the withdrawal of your consent. Your withdrawal of your consent will be effective only after we have had a reasonable period of time to process your request.

**By clicking the checkbox**, you: (i) are confirming your consent to use electronic records and signatures; (ii) are affirmatively demonstrating your ability to access the documents in electronic form; (iii) are confirming that you have provided a valid email address at which we can send electronic documents to you; (iv) are confirming that you have access to software and hardware that satisfies the above requirements; (v) are agreeing to the terms of this ESIGN Agreement; and (vi) are affixing your electronic signature to this ESIGN Agreement.

KS StateBank  
1010 Westloop Place  
Manhattan, KS 66502  
800-588-6805