



## **E-SIGN CONSENT AND DISCLOSURES**

This E-Sign Consent and Disclosure (the “Disclosure”) applies to the residential real estate or consumer loan that you have requested. This Disclosure asks for your consent so that we may provide communications and information to you in an electronic format rather than on paper. Before you decide whether or not you wish to provide your consent to receiving electronic disclosures and/or notices, you should read and consider the following information.

As set forth in this Disclosure, “communication” means any authorization, agreement, disclosure, notice or other information related to your residential real estate or consumer loan, including but not limited to, information we are required by law to provide to you in writing.

### Communications to be Provided in Electronic Form –

When you agree to receive documents via email, you agree that we may provide you with any communications relating to your residential real estate or consumer loan in electronic format. You also agree that we may discontinue sending paper communications to you, unless and until you withdraw your consent.

Your consent to receive electronic communications include:

1. All legal and regulatory disclosures and communications associated with your residential real estate or consumer loan;
2. Notice of Special Flood Hazards;
3. Affiliated Business Arrangements;
4. Appraisal reports;
5. Adverse Action notices; &
6. Privacy policies.

All communications that we provide to you in electronic form will be provided via electronic mail to the email address you specified.

### Requesting Paper Copies –

You can obtain a paper copy of an electronic communication by printing it yourself or by requesting that we mail you a paper copy. To request a paper copy, please contact your personal banker by email or by calling 956-761-7959.

How to Update your Records –

If it is your responsibility to provide us with true, accurate and complete contact information, and other information related to this Disclosure and your account, if applicable. You can update such information by calling 956-761-7959 or by visiting our nearest location.

Communications in Writing –

All communication in either electronic or paper format from us are considered to be in writing. There are no unwritten oral agreements between parties. You should print or download for your records a copy of this Disclosure, your initial authorization to receive email disclosure, any changes to the authorization, and any other communication that is important to you.

Hardware and Software Requirements –

In order to access, view, and retain electronic communications that we make available to you, you must have:

1. A personal computer, tablet, smart phone or any other device capable of receiving, accessing, displaying, and either printing or storing communications received in electronic format;
2. Current internet browser, i.e., Firefox, Google Chrome, Internet Explorer, and Safari for Macintosh;
3. Current version of Adobe Acrobat Reader;
4. An email account;
5. A printer to print your documents.

How to Withdraw Consent –

You may withdraw your consent to receive communications in electronic format by contacting your personal banker via email or by telephone at 956-761-7959. We may treat an invalid email address or subsequent issue/discontinuation of a previously valid address as a withdrawal of your consent to receive electronic communications. We will not impose any fee to process the withdrawal of your consent to receive electronic communications.

Federal Law –

You acknowledge and agree that your consent to electronic communications is being provided in connection with a transaction that is subject to the federal E-Sign Act, and that you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

\_\_\_ Yes, I agree to receive documentation pertaining to my loan request in electronic format.

Type your name below to represent you can access this Disclosure that will be used to provide the information that is subject of the consent. **Please return the completed form by email.**

Name: \_\_\_\_\_ Date: \_\_\_\_\_

Email address: \_\_\_\_\_