

Bill Pay Opt-In Disclosure

Consent to Receive Bill Pay Opt-In Disclosure

DISCLOSURE REQUIRED BY FEDERAL LAW

Please read this ELECTRONIC RECORDS DISCLOSURE AGREEMENT

Pursuant to the federal Electronic Signatures in Global and National Commerce (ESIGN) Act, we must obtain your consent prior to delivering legal disclosures to you in an electronic format.

To establish your account online and allow us to provide you with account disclosures and agreements to you in an electronic format your consent is required.

Consent:

The consent to receive disclosures in an electronic format applies only to your initial membership and account opening agreement disclosures.

You must consent to entering into electronic transactions with us, and receiving any related legal disclosures, agreements and account application. Your consent will only apply to the deposit product(s) you have selected the related legal disclosures, agreements and membership application, and you will not be consenting to receiving other electronic records or disclosures at this time.

If you would rather not submit your application online or do not want to receive your account disclosure in electronic format, you should exit this area of our website.

System Requirements to Access the Information:

To receive disclosures electronically, you must use a computer that meets minimum hardware and software requirements:

- You must have a personal computer or other devices, which is capable of accessing the Internet.
- You must have an Internet Connection or some access to a provider.
- You must have a compatible Internet Web browser.
- You must have software which permits you to receive and access PDF files (Portable Document), such as Adobe Acrobat Reader. (Available for downloading at: <https://get.adobe.com/reader/>). Your access to this page verifies that your system has the necessary software to permit you to receive and access PDF files.
- To retain a copy of the requested file your system must have the ability to either download (e.g., to your hard disk drive or a copy of a floppy diskette) or print PDF files.

Decline

Accept

Please read the disclaimer carefully. Click on Accept to agree to use Bill Pay, or Decline to be redirected to Account Summary.