

## Federal E-SIGN Act Disclosure and Consent

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In order to use the Online Account Opening Product and to access, receive and retain the disclosures, agreements, change notices, terms and conditions and any other documents you must provide, at your own expense, an Internet connected device that is compatible with this financial institution’s Online Account Opening product deployed at the time of access. Your device must meet the minimum requirements outlined below. You also confirm that your device will meet these specifications and requirements and will permit you to access and retain the disclosures, agreements, change notices, terms and conditions and any other documents electronically each time you access and use the Online Account Opening product.

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