



E-SIGN DISCLOSURE AND CONSENT AGREEMENT

Please read this Federal Electronic Signatures in Global and National Commerce Act (“E-Sign”) Disclosure and Consent carefully and keep a copy for your records. You can record your consent to the E-SIGN disclosure by placing a checkmark in the box on the webpage. By clicking “I Agree” below, you consent to the electronic delivery of the following documents (hereafter referred to as the Documents): disclosures, agreements, change notices, terms and conditions, account statements, and any other documents, both for this transaction and in the future. You also agree that Earlham Savings Bank (we or us) does not need to provide you with additional paper (non-electronic) copies of the Documents, unless specifically requested. Once you consent to receive the account opening disclosures electronically, you may request paper copies, which may result in a fee.

Electronic Delivery of Disclosures and Notices

In order to use the Online Account Opening Product and to access, receive and retain the 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 Documents electronically each time you access and use the Online Account Opening product.

Please click on the HTML links to review the disclosures prior to continuing with your application. In order to retain, you may print the documents by selecting “Download”. Select your printer and click on OK or select Save to retain a copy on your PC. If you are working on a public computer, you should not engage in online account opening.

If you do not want to receive the Documents electronically, you should exit this area of our website. If you do not consent to receiving the Documents electronically, you will not be able to open the deposit account via our website.

System Requirements to Access Information

To receive an electronic copy of the Documents you must have the following equipment and software:

A personal computer or other device which is capable of accessing the Internet. Your access to this page verifies that your system/device meets these requirements.

An Internet web browser which is capable of supporting 128-bit SSL encrypted communications, which requires an up to such as Edge, Firefox, Safari, or Chrome. Your system or device must have 128-bit SSL encryption software. Your access to this page verifies that your browser and encryption software/device meets these requirements. You must have software which permits you to receive and access Portable Document Format or “PDF” files, such as Adobe Acrobat. Your access to this page verifies that your system / device has the necessary software to permit you to receive and access PDF files.

Withdrawal of Electronic Acceptance of Disclosures and Notices, and Request for Paper Copies of Records

You may withdraw your consent to receive statements in electronic form for any of your Accounts, or request paper copies of any records which you previously received electronically, by contacting us via email at onlinehelp@earlhambank.com, by telephone at 515-273-2312 or by postal mail at 7300 Lake Dr, West Des Moines, IA 50266. We may treat your provision of an invalid email address or the subsequent malfunction of a previously valid address or cancellation of participation in our online banking product as a withdrawal of your consent to receive electronic statements. Any withdrawal of your consent to receive electronic statements will be effective only after we have a reasonable period of time to process your withdrawal. A request for paper copies of records which you previously received electronically may result in a fee.

Communications in Writing: All Communications in either electronic or paper format from us to you will be considered “in writing.” You should print or download for your records a copy of this Agreement and any other Communication that is important to you

Termination / Changes: We reserve the right, in our sole discretion, to discontinue the provision of your electronic Communications, or to terminate or change the terms and conditions on which we provide electronic Communications. We will provide you with notice of any such termination or change as required by law.

How to Update Your Records

It is your responsibility to provide us with true, accurate and complete e-mail address, contact, and other information related to this Disclosure and your Account(s), and to maintain and update promptly any changes in this information. You can update such information by contacting us via email at onlinehelp@earlhambank.com or by telephone at 515-273-2312 or by postal mail at 7300 Lake Dr, West Des Moines, IA 50266.