



## **E-SIGNATURE AND ELECTRONIC DISCLOSURES AGREEMENT**

This E-Signature and Electronic Disclosures Agreement ("E-Sign Agreement") applies to all communications, documents, disclosures and electronic signatures related to the products, services and accounts offered or accessible through this application process for all applicants, co-applicants and other individuals listed on any application or form including beneficiaries and authorized users, if applicable.

### **Agreement to Conduct Transactions by Electronic Means**

By selecting accept, you agree to conduct the transactions offered through this application process by electronic means and acknowledge that all documents, disclosures, forms and other information related to such transactions will be provided to you through a web-based electronic interface or email. You further agree that all transactions completed through this application process will result in valid and legally binding agreements. You also agree that you have adequate access to a computer or electronic device with sufficient internet connectivity to conduct these transactions online. To access the required disclosures, you will need a PC or MAC with a minimum of Microsoft IE 7, Firefox 3.5, Safari 10, or Opera 8 and is recommended that you have 256 MB of memory. Online account disclosures are in PDF format and require Adobe Acrobat Reader. An e-mail account with an Internet Service Provider and e-mail software or web-based e-mail service at which you can receive e-mail messages. It is your responsibility to provide us with true, accurate and complete e-mail address, contact, and other information related to the Disclosure and your Account(s), and to maintain and update promptly any changes in this information. You can update information (such as your e-mail address) through Online Banking, by calling us at either 800-3724445 (toll free) or 603-934-4445.

### **Agreement to Use Electronic Signatures**

By selecting accept, you specifically agree that any electronic signatures that you provide through this account application process are valid and enforceable as your legal signature. You acknowledge that these electronic signatures will legally bind you to the terms and conditions contained in the related documents just as if you had physically signed the same documents with a pen.

### **Agreement to Receive Disclosures Electronically**

By selecting accept, you agree to receive all legal and regulatory disclosures and other communications associated with any of the applications or transactions available through this online application process through electronic means including this web-based electronic interface and email.

### **Availability of Printed Copies**

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