

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 online 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

You agree to conduct the transactions offered through this online 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 online process will result in valid and legally binding agreements. You also agree that you have adequate access to a computer with sufficient internet connectivity to conduct these transactions online.

If you consent and change your mind later, you may withdraw your consent at any time by contacting by contacting the Bank at 800-590-2580 or email us at customerservice@nbcok.com. If you do not give consent, or withdraw consent before the transaction process is complete, the Bank cannot accept and process your transaction until we deliver Required Information to you on paper. You agree to print out or download this notice, all the Required Information, and all other information we display for you and keep copies for your records. If you have any trouble with printing or downloading, you may call or email that Bank and request paper copies at the number or email address listed above.

Agreement to Use Electronic Signatures

You specifically agree that any electronic signatures that you provide through this online 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

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

You may obtain printed copies of any of the agreements, disclosures or other related documents by signing into your account, downloading the documents and printing them from your computer or by calling customer service and requesting printed copies.

If you need to update your e-mail address or other contact information with the Bank, you may do so by contacting the Bank at the number or email address listed above.