



E-Sign Consent Agreement

In order to process this application online, you must consent to the electronic delivery of certain disclosures from this institution in electronic form rather than paper form.

Please read the following important information about receiving disclosures electronically.

Definitions. The words “we”, “us”, and “our” refer to Hillcrest Bank., and the words “you” and “your” mean you, the applicant(s) and their agents. “Account” means the account you are applying for.

Electronic Signature Consent. Before electronically signing this or any other document pertaining to Hillcrest Bank, you agree to review it first, and then electronically sign each document on a case by case basis. Each decision to view or sign a document electronically does not affect the legal effect of any transactions already completed using either electronic or paper-based documents or signatures. If you agree to execute this E-Sign Consent Agreement, and any other documents that we may provide to you in connection with Hillcrest Bank, place a check in the appropriate box and/or click the “I Agree” or similar button at the end of each such agreement as instructed. By doing this you are indicating your consent via an electronic signature to the terms and conditions contained in such agreement.

Disclosures, Notices and Communications. By agreeing to the terms of this E-Sign Consent Agreement, you are permitting us to provide all required disclosures, notices and communications related to Hillcrest Bank to you in electronic form, to the extent permitted by law and which may at our discretion include, without limitation, emails to the email address we have on file for you and notices posted at the Hillcrest Bank website, www.hillcrestbank.com.

Email Addresses. In order to agree to this E-Sign Consent Agreement and the receipt of disclosures, notices and communications from us in electronic form, you must provide us with a valid and working email address. Electronic communications will be sent to the email address that you or any co-applicants provided in your application, and you agree to forward disclosures to all other applicants. If an email is returned as undelivered, we may use any other email address that we have for you or a co-applicant. We also reserve the right to use postal addresses. You must notify us of any change in your email address by calling our Client Services & Solutions team at 855-629-7618 or mailing us at PO Box 26528, Kansas City, MO 64195-6528 at least three business days in advance to the change. Failure to notify us may result in a delay or lack of delivery of electronic communication for the given period. Unless otherwise required by law, you agree that any electronic communications will be deemed received by you when sent by means set forth above. In accordance with our privacy practices, your email address will not be shared or sold.

Methods of Providing Electronic Communications. To the extent permitted by law, we may provide communications and notices in electronic form by any combination of (1) email; (2) posting or making them accessible on the home page on the Hillcrest Bank website; (3) through links provided in your online account statements, and/or (4) providing you with the option to download or print a PDF file. You agree to review all electronic communications provided to you in electronic form promptly and to take any required action or actions requested by us within the time periods set forth in any such communication. Without limiting the foregoing, you agree that if we send you an email or other notice indicating that a communication has been posted or provided at the Hillcrest Bank website, you will promptly review that communication. By agreeing to this E-Sign Consent Agreement, you accept the responsibility for reviewing all disclosures, notices and communications we provide in electronic form.

Reservation of Right to Send Paper Communications. Your consent to receive disclosures, notices and communications in electronic form does not mean we will only communicate with you electronically. We reserve the right to use all lawful methods of communication and provide legal notices and other communications and documents in paper form from time to time when legally required to do so or when we at our sole discretion elect to do so. You are responsible for ensuring any mailing address we have on file for you is current.

Withdrawal of Consent. You may withdraw your consent to receive electronic communications or request a paper copy by calling 855-629-7618 or mailing us at PO Box 26528, Kansas City, MO 64195-6528. Withdrawal by any one co-applicant will be effective for all applicants. Your consent will remain effective throughout this transaction. Withdrawal will not apply to actions already taken or initiated in reliance on your consent. You will not be charged a fee for your withdrawal of consent.

Notices From You Are Not Covered. Applicable laws or contracts sometimes require you to give us "written" notices, and your consent herein does not relate to those items. In order to coordinate our processing, you must still provide us notice on paper.

Copies. You may print or save a copy of any electronic communications that are delivered to you.

System Requirements. In order to properly access and retain your electronic communications you must have access to a computer with a web browser having the following minimum browser requirements:

- Microsoft® Internet Explorer version 11.0 or higher, Apple® Safari® 6.0 or higher, Mozilla Firefox® 63.0 or higher, or Google® Chrome® 77.0 or higher.
- The Internet and a valid and working email account.
- A printer that can enable you to print any online and emailed material to maintain hard copies for your files, or a hard drive or disk drive with at least 32MB of available random access memory (RAM) to store electronic copies.
- Adobe® Acrobat® Reader ® 6.0 or higher (or another program providing a similar functionality) that enables you to open and/or download a portable

document format (PDF) file. You can obtain the necessary Adobe® software that can be downloaded for free at <https://get.adobe.com/reader>. If you click on this link, another browser will open and you will be directed to Adobe® website. Your current online session will remain open in the current browser window until you log off or time out, whichever occurs first.

- You should only use a computer in a location in which you are comfortable viewing your personal information. It is not recommended that you use a public computer because of the increased information security risks and the increased likelihood that your confidential information may be made available to others. It is your responsibility to carefully choose which computers you use to obtain access and to protect the confidentiality of the information you access.

If you ever have trouble accessing or reading an electronic communication, check to ensure you meet the System Requirements above or call Client Services & Solutions team at 800 867-2265 for assistance.

Your Consent. By acknowledging your agreement to this E-Sign Consent Agreement, you confirm all of the following: (1) the computer or other communications device(s) you use to review and electronically consent to the Hillcrest Bank documentation and to receive and access electronic communications meet, and during the time the E – Sign Consent Agreement is in effect, will meet the requirements set forth in the System Requirements section above; (2) you are able, and have taken action to confirm that you are able, to access a PDF document using such a device; (3) you meet, and during the time this E-Sign Consent Agreement is in effect, will meet, the requirements set forth in the Email Addresses section above; and (4) we may send you disclosures, notices or other information legally required in connection with your account in electronic and not paper form, except as we reserve the right to send you legal notices and other communications in paper form as set forth in this E-Sign Consent Agreement. Additionally, your consent will apply to subsequent disclosures and information that we are required or otherwise choose to provide from time to time.

Amendments. Hillcrest Bank reserves the right to terminate or modify this Agreement at any time. We will comply with any notice requirements under applicable law for such changes or termination. If we terminate this Agreement, no further electronic disclosure will be provided. If we modify the Agreement, your continued use of the service will constitute your acceptance of such changes in each instance.