

**DISCLOSURE REQUIRED BY FEDERAL LAW**  
**READ AND SCROLL DOWN**  
**ELECTRONIC RECORDS DISCLOSURE AND AGREEMENT**

Please read this Electronic Records Disclosure and Agreement carefully and keep a copy for your records.

**If requesting to open a checking or savings account: Electronic Copy of Related Disclosures and Agreements.**

In order to speed up the account application process, with your consent, we will provide you with the following information electronically, rather than by postal mail or in person:

- An account application and all related account disclosures required by applicable federal and state law for the product you have selected;
- Information and instructions about any additional services that you select during the application process.

**Your Consent is Required.** You must consent to receiving the related legal disclosures and agreements, before we can provide them to you electronically. Your consent will only apply to the product you have selected, the related legal disclosures and agreements and you will not be consenting to receiving other electronic records or disclosures at this time.

**Paper Copy of Disclosures and Agreements.** If you do not want to receive the legal disclosures and agreements electronically, you should exit this area of our web site. If you do not consent to receiving an electronic copy of the related legal disclosures and agreements, we will not be able to open the account via our website. You may visit any of our locations and speak with a representative. A list of our locations may be found on our website. If you consent to receive the disclosures and agreements electronically, you can also request a paper copy of the related legal disclosures and agreements by contacting our TeleServices Department by phone at the number listed on our website. We will not charge you any fees for providing a paper copy of the disclosures and agreements.

**System Requirements to Access the Information.** To receive an electronic copy of the requested file, you must have the following equipment and software:

- You must have a personal computer or other access device, which is capable of accessing the Internet (e.g., you must have a modem and available phone line, a cable Internet connection or some other means of access to the Internet, and you must have an active account with an Internet service provider). Your access to this page verifies that your system meets these requirements.
- You must have an Internet web browser which is capable of supporting 128-bit SSL encrypted communications, which requires a minimum web browser version of either Microsoft® Internet Explorer version 6.0 or Netscape Navigator® version 4.73, and your system must have 128-bit SSL encryption software. Your access to this page verifies that your browser and encryption software meet these requirements.
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**System Requirements to Retain the Information.** To retain a copy of the requested file, your system must have the ability to either download (e.g., to your hard drive or a floppy diskette) or print PDF files. You must have a functioning printer connected to your personal computer or other access device, which is able to print the related disclosures and agreements, on plain white 8½ x 11 inch paper.