



Federal E-SIGN Act Disclosure and Consent - Loan Application

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 checking the boxes on the website 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 we do not need to provide you with additional paper (non-electronic) copies of the Documents, unless specifically requested. Once you consent to receive products and services through our online personal loan application electronically, you may request paper copies, which may result in a fee.

Electronic Delivery of Disclosures and Notices

In order to use the online personal loan application 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 personal loan application 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 personal loan application.

If you are working on a public computer, you should not engage in the online personal loan application.

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 complete the online personal loan application.

System Requirements to Access Information

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

1. A personal computer or other device which is capable of accessing the internet to all access to account information, and to receive, retain and print or store the Documents;
2. Access to the internet;
3. An internet web browser which is capable of supporting commercially reasonable SSL encrypted communications;
4. Software which permits you to receive and access Portable Document Format (PDF) files, such as Adobe Acrobat Reader version 8.0 and above.
5. An email account with an internet service provider and email software in order to participate in our electronic communications program.

If a change in the hardware or software requirements needed to access or retain electronic records creates a material risk in that you will not be able to access or retain subsequent electronic records, the Bank will provide you with a statement of the revised hardware and software requirements for access to and retention of electronic records. At such time, you will have the right to revoke your consent to receive electronic records without imposition of any condition, consequence, or fee.

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

You may withdraw your consent to receive Documents 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 using the "Contact Us" form on our Website www.myunionstate.com, or by telephone at 866-557-0060 or by postal mail at PO Box 928, Arkansas City, KS 67005. 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 personal loan application as a withdrawal of your consent to receive electronic documents. We may impose a fee to process the withdrawal of your consent to receive electronic documents. Any withdrawal of your consent to receive electronic documents 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.

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 Application(s), and to maintain and update promptly any changes in this information. You can update such information (such as your e-mail address) at our Website www.myunionstate.com or by telephone at 866-557-0060 or by postal mail at PO Box 928, Arkansas City, KS 67005.