



# Demo Bank

## eSign Agreement

**PLEASE READ THIS eSIGN AGREEMENT CAREFULLY AND PRINT OR RETAIN A COPY FOR YOUR RECORDS.**

**Consent to Electronic Delivery of Documents:** By agreeing to the terms of this eSign Agreement, you are consenting to receive, through electronic means, this e-Sign Agreement, Deposit Account Agreement, Privacy Policy, Schedule of Fees, and other documents and disclosures provided to you through our online account opening process. The specific documents and disclosures will be provided electronically following your acceptance of this e-Sign Agreement and confirmation of your ability to access the documents and disclosures. In this Agreement, the words “you” and “your” mean the person(s) who maintains an account with us, individually and collectively, and any person authorized to use this account, and “we” or “us” or “the Bank” means Demo Bank.

The documents disclosed to you through electronic means govern your account(s) with us.

You may obtain a paper copy of any electronic document or disclosure, at no charge, by contacting us at 1-855-730-7283.

**Withholding of Consent to Electronic Delivery of Documents:** To withhold your consent to electronic delivery of documents, exit the session prior to agreeing to the terms and conditions of the documents and disclosures provided through our online account opening process. If you exit the session prior to accepting the terms and conditions, the account(s) will not be opened.

**Electronic Account Statements:** As part of the account opening process, you may consent to the delivery of electronic account statements. To receive your statements electronically, you must also register for our Online Banking Service. All electronic account statements are delivered through the Online Banking Service.

By consenting to electronic delivery of your account statements, the Bank will notify you at your email address of record when your account statement is electronically available in our Online Banking Service. Your statement will be available to you for a maximum of 11 months. If the Bank determines that email messages to you regarding the availability of your statement are undeliverable, we may, at our discretion, choose to mail you paper copies of your statements using the postal address of record for your account or try to contact you to determine your preferred method of receiving account statements.

Note that we have pre-selected electronic delivery of your monthly statement in the online account opening process. You may change this selection prior to completing the online account opening process or cancel electronic statement delivery after completing the process at any time (see below). If you do not change the selection, you must enroll in our Online Banking Service to receive your account statements electronically. If you do not enroll in our Online Banking Service, we will mail paper statement(s) to the postal address of record for your account.

**Canceling Electronic Statement Delivery:** If you consent to the delivery of electronic account statements, you may withdraw your consent at any time. To withdraw your consent, go to the “Customer Services” menu of our Online Banking Service or contact us by calling at 1-855-730-7283. If you withdraw your consent for electronic account statements, we will mail paper statement(s) to the postal address of record for your account. If you withdraw consent to the delivery of electronic account statements, your request will become effective within two statement cycles from our receipt of your request.



**Equipment:** The equipment and software that you will need to read, accept, and retain our online agreements, policies, schedules, disclosures, and account statements are:

Operating System	Browsers	Adobe
Windows ( XP or Vista or higher)	Internet Explorer 8.0 or higher Mozilla Firefox 4.0 or higher Google Chrome 14 or higher Apple Safari 4.0 or higher	Acrobat Reader 8.0 or higher
MAC OS (Leopard or Snow Leopard or higher)	Internet Explorer 8.0 or higher Mozilla Firefox 4.0 or higher Google Chrome 14 or higher Apple Safari 4.0 or higher	Acrobat Reader 8.0 or higher

You will need access to a printer and/or storage medium, such as a hard drive, for downloading and/or printing the documents and disclosures.

**Consent:** By checking the box "I Agree," you agree to all of the terms and conditions of this eSign Agreement and you: (i) agree that we may deliver this eSign Agreement to you electronically rather than in a paper format; (ii) agree that we may provide electronic documents and disclosures through the online account opening process and after completion of that process; (iii) represent that you are at least 18 years of age and have the capacity to enter into this eSign Agreement; and (iv) certify that you have all of the necessary equipment and software to receive and retain this eSign Agreement and any electronic documents, disclosures, and statements we may provide.