

Collinsville Building & Loan Association

Online Account Opening Electronic Record & Signature Disclosure

The following disclosure is required by the federal Electronic Signatures in Global and National Commerce Act (E-Sign Act). Please read this E-Sign Disclosure carefully and keep a copy for your records.

Electronic Delivery of Disclosures and Notices

By following the instructions contained in the Consent section below, you are agreeing to receive disclosures, forms and notices required by law, as well as other documents that may be required by Collinsville Building and Loan Association (Association) electronically. This consent applies to all required notices, disclosures, authorizations, acknowledgements, and other documents that the Association is required to provide or make available to you during the course of the account opening process. In order to retain the eDisclosures, you may print by selecting "File", then "Print" or you may select "Save" to retain a copy on your personal computer. You should only consent to electronic delivery if you will be accessing your disclosures and documents on a private computer or device. If you are working on a public computer, you should not engage in online account opening. If you do not consent, you will not be able to open your account via our website.

By consenting to electronic delivery, you agree to provide us with your current email address and update us with any changes. You may contact us at the number or email address listed under "Contact Information" below. We reserve the right to validate and request verification of identity in the event of any such changes or other events described herein.

Requesting Paper Copies

Even if you consent to electronic delivery, you have the right to receive a paper copy of your disclosures and documents. If you would like to receive a paper copy at no charge, please contact us using the Contact Information listed below. Be sure to tell us which disclosures or documents you want a paper copy of. Also, if you want to receive the paper copies at an address different than what we have on file, please provide us with that mailing address.

Withdrawal of Consent

If after consenting, you wish to withdrawal your consent, you can do so by contacting us at the contact information listed below. Withdrawal of your consent will not affect the legal status, validity, or enforceability of electronic disclosures or other documents provided or made available to you prior to processing your consent withdrawal. Canceling your consent will not result in any fee or charge to you.

Hardware and Software Requirements

In order to access, view, acknowledge, and retain your electronic documents, you must have:

- A personal computer or other device which is capable of accessing the Internet.
- An Internet browser with capabilities to support industry standard encryption. These include (for Windows) Internet Explorer 11, current versions of Windows Edge, Mozilla Firefox or Google Chrome, or Safari 6.2 or above (for Mac OS). Mobile devices require Apple iOS 7.0 or Android 4.0 or above.
- Hardware and software that permit you to receive, access, save and print Adobe Portable Document Format ("PDF") files such as Adobe Acrobat Reader® or similar compatible program and a standard printer. Screen resolution of 1024 X 768 or greater is recommended.

By consenting to this disclosure, you are confirming that you have at least the minimum required hardware and software necessary to receive, view, print and retain electronic forms in the required format.

Contact Information

Name: Collinsville Building & Loan Attn: Deposit Services Department

Address: 701 Belt Line Rd, Collinsville, IL 62234

Email Address: depositservices@collinsvillebuildingandloan.com

Phone: (618) 344-3172

Consent

By selecting the check-box next to "I have read the Electronic Record and Signature Disclosure and I consent to the use of electronic records in connection with this application", I confirm that I have read, understand, and agree to the terms described in this disclosure in order to receive electronic delivery of documents and to provide electronic acknowledgments.