

## **E-SIGN DISLCOSURE AND CONSENT**

This E-Sign Disclosure and Consent Agreement ("Agreement") applies to all Documents and required disclosures relating to your application for a loan with State Bank of Southern Utah and/or your actual loan, if any, with State Bank of Southern Utah.

### **SCOPE OF COMMUNICATIONS TO BE PROVIDED IN ELECTRONIC FORM**

You agree that we may deliver any Documents and other disclosures related to your transaction to you by displaying or delivering them electronically and requesting that you print or download them and retain them or your records.

### **HOW TO WITHDRAW CONSENT**

If you consent to electronic delivery of and signing of Documents, you may withdraw that consent at any time. If you withdraw your consent, your withdrawal affects documents that have not already been delivered or signed. A withdrawal of consent to receive and sign documents electronically does not affect the enforceability or the validity of your signature for documents that you have signed after consenting and prior to your withdrawal. If you wish to withdraw your consent to the use of electronic records and electronic signatures, you may do so by contacting your Account Representative at:

Meredith Mackie by phone at: 435-865-2300 or by email at: [mmackie@sbsu.com](mailto:mmackie@sbsu.com)

After consenting to receive, sign and deliver the Documents electronically, you may, upon request, obtain a paper copy of the Documents, free of charge, by contacting your Account Representative by the methods listed above.

### **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 the Disclosure and your Account(s), and to maintain and update promptly any changes in this information. You can update information (such as your e-mail address) by contacting us at the number or email above.

### **HARDWARE AND SOFTWARE REQUIREMENTS**

In order to access, view, and retain electronic Communications that we make available to you, you must have:

- A current browser, such as Internet Explorer, Firefox, Safari or Chrome.
- Have the ability to view, print, and/or download pdf files.
- Cookies and JavaScript must be enabled in your borrower.

### **REQUESTING PAPER COPIES**

We will not send you a paper copy of any Communication which is available electronically unless you request it. You can obtain a paper copy of an electronic Communication by printing it yourself. We reserve the right, but assume no obligation, to provide a paper (instead of electronic) copy of any Communication that you have authorized us to provide electronically.