



## Online Account Opening ESIGN Agreement

This agreement is made between you and Altabank ("Bank") and provides you the notification requirements as set out in the federal Electronic Signatures in Global and National Commerce Act ("E-SIGN Act"). After reading and agreeing to these conditions, you will have the opportunity to consent to the electronic delivery of New Account Disclosures more specifically described as the Electronic Fund Transfer, Funds Availability, and Privacy Statement as well as subsequent revision notifications to these new account disclosures for all deposit account types by placing a checkmark in the box on the webpage. The electronic versions of the New Account Disclosures will hereinafter be referred to as "Disclosures".

You have the option to receive the Disclosures in paper form, at any time, by request. To request a paper copy of Disclosures, email us at [customercare@altabank.com](mailto:customercare@altabank.com) or telephone at 800-815-BANK (2265) or by mailing your consent withdrawal to us at P.O. Box 307, American Fork, UT 84003.

Please click on the HTML links to review the Disclosures prior to continuing with your application. In order to retain, you may print the Disclosures by selecting "File", then "Print" or you may select "Save" to retain a copy on your personal computer. If you are working on a public computer, you should not engage in online account opening.

If you do not want to receive Disclosures electronically, you should exit this area of our website. If you do not consent to receiving the Disclosures, you will not be able to open your account via our website.

To receive the Disclosures you must have the following equipment and software:

- A personal computer or other device with sufficient speed and electronic storage capacity, operating system, and telecommunication connections to the Internet. Your access to this page verifies that your system/device meets these requirements.
- An Internet web browser, which is capable of supporting 128-bit SSL encrypted communications, which requires a minimum web browser version of Microsoft® Internet Explorer version 6.0 and your system or device, must have 128-bit SSL encryption software. Your access to this page verifies that your browser and encryption software/device meets these requirements.
- You must have Adobe Acrobat Reader®\* version 8.0 or higher. To download the latest version of Adobe

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Once your account is opened, it will be necessary for you to enroll in the Bank's Online Banking. It is your responsibility to keep your email address updated in Online Banking. Email address updates may be made after first logging onto Online Banking from the Bank's website, selecting the "Options" tab, and then providing us with your updated email address.

You have the right to withdraw your consent to receive Disclosures and may do so by contacting us via email at [customercare@altabank.com](mailto:customercare@altabank.com) or by telephone at 800-815-BANK (2265) or by mailing your consent withdrawal to us at P.O. Box 307, American Fork, UT 84003. If you revoke consent to receiving the Disclosures, you will not be able to open your account via our website or receive electronic notification of revisions.

This agreement is called the Online Account Opening ESIGN Agreement and is pertinent to the opening of your account online. It will not be replaced, modified, or affected in whole or in part by subsequent ESIGN disclosures between you and Bank unless a subsequent ESIGN disclosure specifically states it is replacing, modifying, or canceling the Online Account Opening ESIGN Agreement.

