

# E-SIGN ACT DISCLOSURE

CITIZENS BANK OF ADA

123 W 12<sup>TH</sup> ST

ADA, OK 74820

Federal Law requires you receive certain disclosures and information about the products, services, or accounts you may receive or access in connection with your relationship with us ("Required Information"). With your consent we can deliver Required Information to you by a.) Displaying or delivering the Required Information electronically; and b.) Requesting that you print or download the Required Information and retain it for your records.

This notice contains important information before you consent to electronic delivery of Required Information. Your consent also permits the general use of electronic records and electronic signatures in connection with the Required Information.

## **Prior Consent**

Prior to obtaining your consent to receive records electronically, Citizens Bank of Ada must provide you with a clear and conspicuous statement informing you of the following:

- **You do have an option to receive records (communications/disclosures/documents) by paper or in a non-electronic form. You may withdrawal consent to receive records (communications/ disclosures/ documents) electronically as described below.**
- **The consent applies to all documents and all communications provided from Citizens Bank of Ada to you relating to your deposit account.**
- **To withdraw your consent to receive records (communications/disclosures/documents) electronically you must contact your customer service representative at Citizens Bank of Ada 123 W 12<sup>th</sup> St Ada, OK 74820 or by calling us at (580)332-6100. We will not impose any fee to process the withdrawal of your consent to receive records electronically.**
- **It is your responsibility to provide us with a valid e-mail address, contact and other information related to you deposit account and to maintain and update promptly any changes in this information. At our discretion, we may treat a previously invalid email address as a withdrawal of your consent to receive records electronically. You can update your information by visiting your customer service representative at Citizens Bank of Ada 123 W 12<sup>th</sup> St Ada, OK 74820.**

Hardware and software requirements for accessing and retaining records.

**A sufficient electronic storage capacity on your computer's hard drive or other data storage unit.**

**An e-mail account with an internet service provider and e-mail software in order to participate in our electronic communications with Citizens Bank of Ada.**

**A personal computer, operating system and telecommunications connection to the Internet capable of receiving, accessing, displaying, and either storing communications received from us in electronic form via a plain text formatted e-mail or by access to our web site using one of the browsers specified below.**

#### **Browser**

- Google Chrome™ (versions 46.0 and above)
- Microsoft® Internet Explorer® (versions 11.0 and above)
- Mozilla® Firefox® (versions 41.0 and above)
- Safari® (versions 9 )

#### **Desktop Operating System**

- Windows 7, Windows .1
- Mac OS X

#### **Mobile Operating System**

- iOS 8.x, 9.x
  - Android 4.x, 5.x
  - Windows 8.1 for tablet
  - Windows 8.1 for phone
- **You can obtain a paper copy of an electronic record by printing it yourself or you may also contact us by phone at (580)332-6100 or visit your customer service representative at your nearest Citizens Bank of Ada location. *When requesting a paper copy by phone or in person no fee will be assessed.***
  - ***It is your responsibility to carefully read and understand the disclosure prior to consent. You the consumer, must read and agree to the E-SIGN disclosure by checking the box that says: I have read and understood/accept the E-SIGN Disclosure and Consent. I consent to the use of electronic records in connections with my deposit or loan account application.***