

## **E-Sign Disclosure and Consent for Online Account Opening**

In compliance with the U.S. Electronic Signatures in Global and National Commerce Act, known as the E-Sign Act, North Shore Bank is providing you with the following information regarding your decision to receive information in electronic form.

By checking the boxes on the website and completing the electronic documents, you consent to the electronic signature and electronic receipt of disclosures, agreements, and other documents for the account application(s) submitted. If you electronically sign these documents, you are providing affirmative consent for the use of electronic records for this particular transaction only and demonstrating that you can access information in the electronic form that will be used to provide the information that is the subject of this consent.

**If you do not consent to this E-Sign Disclosure and Consent, you will not be able to proceed with the online account opening.**

### **Electronic Delivery**

In conjunction with this online account request, North Shore Bank will provide account disclosure documents in electronic form. At any time in the online account opening process, you may print the screens of information to which you are electronically consenting by selecting "Print."

### **Optional Paper Copies**

After consenting to receive information in electronic form, you have the option to download and print a paper copy of the account opening documents and no fee is charged for this copy. You may request a paper copy of the document by contacting Customer Support at 877-672-2265.

### **Providing or Withdrawing Consent for Electronic Delivery**

You have the right to decline consent to receiving documents and records in electronic format. You may decline consent by not checking the boxes on the website, and/or abandoning the website session which discontinues the online account opening session.

### **Hardware and Software Requirements**

The following are the minimum hardware and software requirements for access to and retention of electronic records:

- Personal computer with Internet and email access
- Browsers: Internet Explorer 8 or above, Mozilla Firefox 3 or above, Google Chrome 4 or above, Safari 3 or above
- Screen Resolution: 800 x 600 minimum
- Software that allows you to view Portable Document Format "PDF" files. To download a free copy of Adobe Acrobat Reader, please visit <http://www.adobe.com>
- Visit [here](#) for software compatibility.