

## Consumer Disclosure for Electronic Consent

Please read this Electronic Signatures in Global and National Commerce Act ("E-SIGN") Disclosure and Consent carefully and keep a copy for your records. You can record your consent to the E-SIGN disclosure by placing a checkmark in the box on the webpage. By checking the boxes on the website you confirm that you can access this disclosure and consent to the electronic delivery of the following documents (hereafter referred to as the Documents): disclosures, agreements, change notices, terms and conditions, account statements, and any other documents, for this loan application transaction. You also agree that we do not need to provide you with additional paper (non-electronic) copies of the Documents, unless specifically requested. Once you consent to receive the account opening disclosures electronically, you may request paper copies.

When provide you affirmative consent for the use of electronic records for this application, your consent applies to this 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 receiving the Documents electronically, you will not be able to submit your loan application electronically. If you do not want to receive the Documents electronically, you should exit this area of our website and contact us by phone or in-person to apply.

### Electronic Delivery of Disclosures and Notices

In order to use the Online Loan Application and to submit application information, access, receive and retain the information, you must provide, at your own expense, an Internet connected device that is compatible with North Shore Bank's online loan application at the time of access. Your device must meet the minimum requirements outlined below. You also confirm that your device will meet these specifications and requirements and will permit you to access and retain the Documents electronically each time you access and use the online Loan Application.

Please click on the HTML links to review the PDF formatted disclosures available from the online loan application. In order to retain the disclosures, you may print the Documents by selecting the Print or Save functions from the PDF viewer toolbar.

### System Requirements

To receive an electronic copy of the Documents you must have:

- A personal computer or other device which is capable of accessing 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.
- Software which permits you to receive and access Portable Document Format or "PDF" files, such as Adobe Acrobat Reader® version 8.0 and above (available for downloading at <http://www.adobe.com/products/acrobat/readstep2.html>).

**Withdrawal of Electronic Acceptance of Disclosures and Notices, and Request for Paper Copies of Records** You may withdraw or decline your consent to receive Documents and records in electronic format.