

## **E-Sign Disclosure**

### **E-Sign Web Terms and Conditions**

Consumer Disclosure Regarding Conducting Business Electronically, Receiving Electronic Notices and Disclosures, and Signing Documents Electronically.

Please read the following information. By proceeding forward and signing this document you are agreeing that you have reviewed the following consumer disclosure information and consent to transact business using electronic communications, to receive notices and disclosures electronically, and to utilize electronic signatures in lieu of using paper documents. This electronic signature service is provided on behalf of Golden State Bank (GSB), which is sending electronic documents, notices, disclosures or requesting electronic signatures to you.

### **Getting paper copies**

You are not required to receive notices or disclosures or sign documents electronically and may request paper copies of documents or disclosures if you prefer to do so. You also have the ability to download and print any open or signed documents sent to you through the electronic signature service using the PDF and Print icons. Adobe may also email you a PDF copy of all agreements you sign using the electronic signature service. If you wish to receive paper copies in lieu of electronic documents, you may close this web browser and request paper copies from GSB as described below. GSB may apply a charge for requesting paper documents. In some circumstances, GSB may require paper documents to be notarized.

### **Withdrawing your consent**

You may withdraw your consent to receive electronic documents, notices, or disclosures at any time. In order to withdraw consent, you must notify GSB that you wish to withdraw consent and to provide your future documents, notices, and disclosures in paper format. After withdrawing consent, if at any point in the future you proceed forward and utilize the electronic signature system you are once again consenting to receive notices, disclosures, or documents electronically. You may withdraw consent to receive electronic notices and disclosures and optionally electronic signatures by following the procedures described below.

## Scope of Consent

You agree to receive electronic notices, disclosures, and electronic signature documents with all related and identified documents and disclosures provided over the course of your relationship with GSB. You may at any point withdraw your consent by following the procedures described below. This agreement does not apply to e-statements, which may be made available to you via GSB Online Banking.

## Requesting paper copies, withdrawing consent, and updating contact information

You have the ability to download and print any documents we send to you through the electronic signature system. To request paper copies of documents, withdraw consent to conduct business electronically and receive documents, notices, or disclosures electronically or sign documents electronically please contact GSB at [info@goldenstatebank.com](mailto:info@goldenstatebank.com). When writing, please include the following subjects:

Requesting Paper Copies- Please provide your name, email, telephone number, postal address, and document title.

Withdraw Consent- Please provide your name, email, date, telephone number, postal address.

Any fees associated with sending paper copies or withdrawing consent will be determined by GSB and communicated to you before documents are sent.

In the event that you change your email address, it is your responsibility to provide GSB with a new address for your electronic documents, notices, or disclosures. To change your email address, sign on to GSB Online Banking and click on “Options” and change your email address.

## Hardware and Software Requirements

In order to conduct business electronically and receive documents, notices, or disclosures electronically or sign documents electronically, the following link provides system requirements for your computer, tablet or smartphone that apply:

<https://helpx.adobe.com/in/sign/system-requirements.html>

## **Amendment to this Agreement**

GSB may amend this Agreement at any time. GSB will notify you of any amendment by providing notice to you of the change by email or by posting the change on our website. You will have agreed to the amendment made by GSB, unless you withdraw your agreement as described above.

## **Limitations of Liability**

GSB will not be liable to you or any other person for any loss or damage that arises from: (i) your failure to comply with the hardware and software requirements contained in this agreement; (ii) any failures with the computer and software you are using; (iii) any errors and delays in internet transmissions; (iv) the electronic transmission of information through unsecure email; and (v) any technical failure beyond GSB's reasonable control.

## **Your Agreement**

By clicking on the "I agree" button, you acknowledge and demonstrated that you can access this information electronically, which will be similar to other electronic notices and disclosures that we will provide to you. Please verify that you were able to read this electronic disclosure and that you were able to print on paper or electronically save this page for your future reference and access, or that you were able to e-mail this disclosure and consent to an address where you will be able to print on paper or save it for your future reference and access.