

Federal Electronic Signatures in Global and National Commerce Act Disclosure and Consent

Please read this Federal Electronic Signatures in Global and National Commerce Act disclosure and consent form. Agreeing to this disclosure and consent form is your acknowledgement that you have read this disclosure and have consented to the electronic delivery of disclosures and other records to you. This means that we will not deliver additional paper disclosures and other records unless you specifically make that request.

CONSENT TO ELECTRONIC RECORDS

To utilize banking services on our web site or open online accounts and to receive electronic disclosures and records, you must provide your consent. Your consent applies to the following categories of services and records: EBanking, Electronic Periodic Statements (Estatements), and any agreements, disclosures, terms and conditions, change in terms notices or any other documents or records related to providing you the service or account.

In your consent you are also acknowledging that you have a system or device that meets the requirements listed below that will allow you to open an account, access a service, as well as access the information provided in electronic format.

If you do not consent, you will be unable to obtain services or perform transactions on our website or receive electronic disclosures.

WITHDRAWAL OF CONSENT

If you want to withdraw your consent, you may do so by calling us at 1-800-837-8111 Monday through Friday between 9:00 am and 5:00pm EST. Withdrawal of your consent will require you or us to terminate your service.

The Union Bank Company reserves the right to cancel services at any time. Lack of a functioning email address or failure to Log into Ebanking or Mobile Banking over a 90 day period may be considered by us as a withdrawal of your consent. If you withdraw your consent for Ebanking we will consider that a withdrawal of your consent for Estatements. You must have Ebanking to access Estatements

PAPER

You do have the right to have the information provided or made available on paper. If you should request a copy of your periodic statement or ask for a replacement periodic statement from us in paper form, there will be a \$5.00 fee per statement. For other documents, you may obtain these documents in paper form at no charge. You may obtain these by calling us at 1-800-837-8111 Monday through Friday between 9:00am and 5:00pm EST.

SYSTEM REQUIREMENTS

To access and receive the above services and electronic documents you must have a computer or device capable of accessing the internet, an active internet connection, compatible web browser software and 128-bit data encryption capability. Compatible web browser software includes Microsoft Internet Explorer 7 or higher, and Mozilla Firefox 3 or higher.

You must have software that allows you to view and access PDF (portable document format) files, such as Adobe Acrobat Reader. You must have an active valid email address. To retain disclosures or records you will need a printer or a storage device such as your computer hard drive. You must have Ebanking to access Estatements

CONTACT INFORMATION

You must maintain accurate contact information with us. You agree to provide and maintain a valid email address and contact information. Your e-mail address will be used to provide you important information regarding your account or service. To change your contact information you may do so through the Ebanking Options Tab while logged in to our service or visit any of our branch locations or call us at 1-800-837-8111.

By clicking "I agree" below, you consent to the electronic delivery of your periodic statements and all notices (including any change in terms) which are included with the paper statements and acknowledge that you have the necessary software to view and save PDF Files, which allow you to view your statement online. Please refer to our Terms and Conditions for additional information.