

WebBank eSign Agreement

IMPORTANT: TO OPEN AND MAINTAIN DEPOSIT ACCOUNT(S) AT WEBBANK YOU MUST CONSENT TO RECEIVE NOTICES AND INFORMATION ABOUT YOUR ACCOUNT(S) AND ANY RELATED SERVICES WEBBANK PROVIDES ELECTRONICALLY. YOU MUST HAVE THE ABILITY TO RECEIVE AND RETAIN ELECTRONIC COMMUNICATIONS BEFORE YOU ACCEPT THE TERMS OF THIS WEBBANK ESIGN AGREEMENT ("**AGREEMENT**"). THE AGREEMENT SETS FORTH THE TERMS AND CONDITIONS UNDER WHICH YOU MAY UTILIZE THE VARIOUS FEATURES OF THE SERVICE, AS MORE FULLY EXPLAINED BELOW. BY CLICKING THE "CONSENT AND CONTINUE" BUTTON BELOW, YOU CONSENT TO RECEIVE INFORMATION ELECTRONICALLY AND AGREE TO THE TERMS AND CONDITIONS SET FORTH IN THIS AGREEMENT. WEBBANK RESERVES THE RIGHT TO PROVIDE INFORMATION ABOUT YOUR ACCOUNT(S) AND THE SERVICE TO YOU BY NON-ELECTRONIC MEANS.

Please read this Agreement carefully and retain a copy for your records. This Agreement applies to all disclosures, agreements, statements, notices and other documents related to your Online Savings Account(s) (each, a "Savings Account") and/or Time Deposit Account(s) (each, a "TD Account") with WebBank. A Savings Account and TD Account are referred to herein, collectively, as an "Account") including, but not limited to, any documents relating to your Accounts ("**Documents**").

This Agreement will be effective until you tell us that you no longer want to receive Documents electronically by sending us notice in the manner described in Section 4 below.

As used in this Agreement, "you" and "your" mean the person providing this consent and "us" or "we" or "our" means WebBank.

1. Electronic Delivery of Documents

By clicking "Submit Application," you consent and agree that:

- a. We can provide all Documents to you electronically including, but not limited to, all disclosures required by law and other information about your legal rights and duties.
- b. Your electronic signature on any Documents has the same effect as if you signed them in ink.
- c. Your computer or electronic device meets the specifications and requirements listed below, and that computer or device permits you to access and retain the Documents electronically.

You agree that we can send all Documents to you electronically (1) via email, or (2) by access to a website or link that we provide in an email notice that we send to you when the information is available, or (3) to the extent permissible by law, by access to a website that we designate in advance for such purpose. You agree that Documents provided electronically have the same meaning and effect as if we provided paper documents to you. When we send you an email or other electronic notification telling you that a Document is available electronically to you online, that act shall have the same meaning and effect as if we provided a paper Document to you, whether or not you choose to view it.

You also confirm that you have the hardware and software described in Section 3, that you are able to receive and review electronic records, and that you have an active email account.

2. Email Address

You must keep your email or electronic address current with us. You must promptly notify us of any change in your email or other electronic address. You may change the email address on record for you through our website or by contacting us toll-free at 1-844-994-BANK (2265). We may provide you with separate instructions to update your email address from time to time. You agree that if we send an email message to you regarding any electronic communication or send any electronic communication to the email address you have provided us and such email message is returned as undeliverable, we will be deemed to have nonetheless provided such electronic communication to you.

3. Hardware and Software You Will Need

To view Documents, you will need:

- a Current Version (defined below) of an Internet browser we support,
- a connection to the Internet,
- a Current Version of a program that accurately reads and displays PDF files (which may be either a browser that supports native PDF rendering or a program such as Adobe Acrobat Reader), and
- a computer and an operating system capable of supporting all of the above.

By "**Current Version**," we mean a version of the software that we support and that is currently being supported by its publisher. We support the Current Version and for a period of time (at least three months), the version immediately prior to the Current Version of Firefox, Google Chrome, Microsoft Internet Explorer and Safari.

As permitted by and in accordance with applicable law, we reserve the right to discontinue support of a Current Version of software for any reason, including without limitation, our opinion that it suffers from a security or other flaw that makes it unsuitable for use with our website. And we always reserve the right, in our sole discretion, to communicate with you by mail.

4. Withdrawing Your Electronic Acceptance of Documents

You understand that you have the right to receive Documents in paper form. You can request paper copies and/or withdraw consent by contacting us at 1-844-994-BANK (2265).

Any withdrawal of your consent to receive electronic Documents will be effective only after we have a reasonable period of time to process your withdrawal. If you withdraw your consent, we will close your Account(s) and return the funds to you in a manner we deem acceptable.

Consent and Agreement

By Clicking "Submit Application", you acknowledge and agree: (1) you have software and equipment that satisfies the requirements in Section 4 above; and (2) to receive information electronically from WebBank about your Accounts(s) and Services, including any agreements you are presented with and any subsequent amendments to them; and (3) you have obtained, read and understand this Agreement and agree to be bound by all the terms and conditions contained herein.