

# E-Sign Consent for Execution and Delivery of Electronic Documents

March 2025

This E-Sign Consent for Execution and Delivery of Electronic Documents (“Consent”) applies to all electronic records for Personal Financial Statement (“PFS”) marketing, and disclosures, agreements or applications for deposit, lending, leasing, card, sweep, deposit placement, and digital banking products and services (each a “Service” and collectively the “Services”). Specifically, if you would like to get or give a PFS, participate in a marketing event or promotion, apply for a loan, lease, deposit account or card, and/or obtain one or more Services by electronic means, then we first need to obtain your consent. More specifically, we need to obtain your consent in order: (i) for you to provide either or both your electronic agreement or signature to one or more electronic agreements; and (ii) for us to deliver information to you in electronic rather than in paper form.

If you would like to provide your consent, then please read through this Consent, and check the applicable check box indicating consent to this Consent. By consenting, you are agreeing and acknowledging: (i) to the terms and conditions of this Consent; (ii) that electronic execution and/or delivery, electronic communications, and electronic records shall have the same effect and authority as if hand signed by you and/or delivered in paper; and (iii) that electronic signatures shall have the same effect and authority as those hand-signed by the named signer.

**Also, by providing your consent to this Consent, you confirm, represent, and warrant to us that you have: (i) the system requirements described below; (ii) verified your hardware and software meets our system requirements; and (iii) the ability to access, view and print or electronically save (including taking screenshots) electronically executed and/or delivered Electronic Documents, which may include the format of HTML or PDF.**

If you do not want to provide your consent, then do not check the applicable check box indicating consent to this Consent. However, if you would like to still get or give a PFS, participate in a marketing event or promotion, apply for a loan, lease, deposit account or card and/or obtain one or more Services but through non-electronic means, then contact us in the applicable manner as set forth below under the heading, “Requesting Paper Copies.”

**Please Note:** The consequences of not agreeing to this Consent and proceeding with paper delivery and execution of the applicable documents will be that transactions may take a longer time to process. Also, if you are a commercial card customer, then you will be required to execute an amendment to the Commercial Card Master Agreement. Further, if you are a commercial investment line of credit customer, you will be required to execute a different set of documents that may contain different terms and conditions, including, but not limited to, a different underwriting process and additional covenants.

**Scope.** The scope of your consent for current and future delivery of Electronic Documents covers this Consent and the Electronic Documents listed below for each Service you have requested. Specifically, if you consent, then you are giving consent for the Bank to provide, if it decides to do so, and for you to electronically agree to and/or electronically receive the following Electronic Documents:

## **For consumer lending:**

- Personal Financial Statement;
- Consumer Credit Application Addendum (only available at CBO and CBW);
- Home Equity Credit Line Early Disclosure;
- Disclosure of Right to Copy of an Appraisal or Right to Appraisal, as applicable;
- Fair Lending Notice;
- Notice Concerning Extensions of Credit;
- California Fair Lending Notice;
- When Your Home is on the Line Disclosure (also known as, “What you Should Know about Home Equity Lines of Credit”);
- Home Ownership Counseling Disclosure (also known as, “List of homeownership counseling organizations”);
- Flex- Line Application;
- Check Reserve Disclosure; and
- Check Reserve Agreement.

## **For business lending:**

- Personal Financial Statement;
- Zions Bank Capital Loan Agreement;
- Zions Bank Capital Loan Application Agreement;
- Confirmed Loan Terms;
- ACH authorizations;
- Personal Guarantee or Personal Guaranty;
- Promissory Note;
- Credit Agreement;
- Business Loan Agreement;
- SBA Addendum to Business Loan Agreement;
- Resolutions;
- Disbursement Request and Authorization;
- Business Access Loan Application & Agreement or Business Access Loan Agreement;
- Joint Application Declaration, Business Access Loan Application & Agreement;
- Personal Guarantee and/or Commercial Guarantee;

- Business Banking Sweep Maintenance Form or Business Banking Loan Sweep Maintenance Form;
- Commercial Loan-Authorization for Automatic Payment;
- Investment Line of Credit Agreement;
- Disclaimer and Waiver with Regard to Loan by Lender;
- Investment Line of Credit Signature Card;
- Account Assignment, Security and Control Agreement; and
- Statement of Purpose for an Extension of Credit Secured by Margin Stock-FR U-1, as it may be amended.

**For deposit account(s):**

- Banking Resolutions;
- Signature Card/Business Client Deposit Services Agreement, as applicable;
- Signature Card/Personal Client Deposit Services Agreement, as applicable;
- Zions Bancorporation, N.A. Deposit Account Agreement;
- Product Rates/Deposit Account Rates;
- Electronic Funding Authorization;
- Debit Card Overdraft Service (also known as, “What You Need to Know About Overdrafts and Overdraft Fees”)
- Account agreement (which provides a summary of the features for your account);
- Personal Accounts Schedule of Fees, as applicable;
- Business Accounts Schedule of Fees, as applicable;
- Service Charge Information, as applicable;
- Deposit account disclosure, as applicable; and
- Deposit Account Control Agreement (DACA) Fee Disclosure, as applicable.

**For personal digital banking:**

- The Digital Banking Service Agreement (Personal & Business);
- eDocuments Service Agreement (for one or more of the following: eStatements service; eNotices service; or eTax Documents service) which is subject to your specific separate enrollment in one or more services for eDocument Communications through Digital Banking unless you open your deposit account through our self-enrollment process, then you are automatically enrolled in eStatements and eNotices (the platform you are using will clearly indicate whether you are automatically enrolled in eStatements and eNotices);
- Authorization to debit a checking or savings account held with the Bank or another financial institution in order to make a transfer to a deposit account or make a payment on one or more loans held with the Bank;
- ACH authorizations;
- eStatements for Credit Cards Agreement;
- Paper Statement Notice and Consent;
- Error resolution notices, billing rights notices, balance calculation notices, federal and state privacy notices, data breach notices and disclosures or notices that may be required under the Truth in Savings Act, Electronic Funds Transfer Act, Truth in Lending Act, the Equal Credit Opportunity Act, the Fair Credit Reporting Act, the Gramm Leach Bliley Act, and the Real Estate Settlement Procedures Act, including any amendments made to the foregoing laws, or other applicable federal or state law and regulations;
- Bill Pay Service Agreement;
- External Account Transfer Addendum or External Transfers Agreement or Personal Electronic External Transfers Agreement or DirectNET<sup>SM</sup> Consumer Online Banking External Account Transfers Addendum;
- External Transfer to a Friend Enrollment Form;
- Zelle<sup>®</sup> and Other Payment Services Agreement;
- Wire Application for Personal Digital Banking;
- Wire Agreement for Digital Banking;
- Direct Connect Service Agreement (with optional Bill Payment Service (Personal & Business)); and
- Mobile Banking Privacy Policy.

**For business digital banking:**

- Online and Mobile Banking/Digital Banking Resolutions;
- The Digital Banking Service Agreement (Personal & Business);
- eDocuments Service Agreement (for one or more of the following: eStatements service; eNotices service; or eTax Documents service) which is subject to your specific separate enrollment in one or more services for eDocument Communications through Digital Banking unless you open your deposit account through our self-enrollment process, then you may be automatically enrolled in eStatements and eNotices (the platform you are using will clearly indicate whether you are automatically enrolled in eStatements and eNotices);
- eStatements for Credit Cards Agreement;
- Paper Statement Notice and Consent;
- Digital Banking Service Application;
- Digital Banking Service Update;
- Multiple Party Addendum to Business Digital Banking Service Agreement;
- Bill Payment Service Agreement;
- Zelle<sup>®</sup> and Other Payment Services Agreement;

- Wire Application for Business Digital Banking;
- Wire Agreement for Digital Banking;
- Direct Connect Service Agreement (with optional Bill Payment Service (Personal & Business));
- Request for Commercial Loan Advance Function or Online Commercial Loan Advance Request Form or Request to Enable Online Commercial Loan Advance Function or Digital Banking Commercial Loan Advance Function Form Addendum to the Digital Banking Service Agreement and Amendment to Business Credit Agreement, any of which may contain a reaffirmation and acknowledgement of guaranty; and
- Authorization for Disbursement Service (ACH).

**For commercial equipment finance:**

- Master Lease Agreement;
- Master Finance Lease;
- Addendum to Master Finance Lease;
- Equipment Schedules;
- Power of Attorney;
- Beneficial Ownership Certification;
- Resolutions;
- Delivery and Acceptance certificate(s);
- Personal guarantee and/or commercial guarantee;
- Any exhibits or addenda related to the forgoing; and
- Any other Bank required documents that relate to leases for equipment, inventory or other goods.

**For treasury management products and services:**

- Treasury Management Master Services Agreement (“MSA”);
- Treasury Management Consent for Services (“TMC”);
- Acceptance of Treasury Management Agreements (“TMA”);
- Certification of Resolution and Authorization for Treasury Management Services (“TMR”);
- Certificate of Resolution and Authorization For Wire Transfer Services (may be available to customers without a treasury profile);
- Disbursement Services Authorization (Consumer Supplement);
- Treasury Management Specifications and Acceptance (“Specifications”);
- Security Parameters Election Form;
- PassPhase Enhanced Security Form;
- Consumer Supplement to the Treasury Management Master Services Agreement (For various treasury management services);
- ICS Deposit Placement Agreement;
- Custodial Agreement;
- ICS Account Form;
- ICS Customer Profile Form;
- IntraFi Network Demand or Savings (*formerly ICS*) Customer Transaction Request Form;
- IntraFi ICS Demand and Savings Sweeps disclosure;
- CDARS® Order Form;
- CDARS® Deposit Placement Agreement;
- Commercial Card Maintenance / Support Request Form;
- Wire PIN Acknowledgement (excluding CBO and CBW) (may be available to customers without a treasury profile);
- Funds Transfer Drawdown (Reverse Wire) Service Request & Agreement (may be available to customers without a treasury profile);
- Wire Transfer Agreement Coversheet (may be available to customers without a treasury profile);
- Wire Transfer Agreement (may be available to customers without a treasury profile);
- Addendum to Wire Transfer Agreement (may be available to customers without a treasury profile); and
- Standing Wire Transfer Terms & Conditions (may be available to customers without a treasury profile).

**For Private Banking and Premier Wealth Management products and services:**

- Consumer Money Market Mutual Fund Sweep - Specifications and Acceptance Form (excluding CBO and CBW);
- Premier Sweep Account Authorization Form;
- ICS Customer Profile Form;
- ICS Account Form;
- ICS Deposit Placement Agreement;
- Custodial Agreement; and
- IntraFi ICS Demand and Savings Sweeps disclosure.

**For marketing:**

- Multi-Media Release (and/or any release used to obtain consent to use your name, image, voice, likeness and/or words).

**For card products:**

- Combined ATM/POS/Debit Card Request Form-Consumer;
- VISA Business Check Card Application and Agreement/VISA Business Check Card Agreement;

- Visa Spend Clarity for Enterprise-Enrollment Form;
- Agreements for using your debit or credit card in connection with a virtual wallet, such as, but not limited to, Google Pay, Samsung Pay and Apple Pay;
- Consumer Credit Card Agreement & Disclosure Statement;
- Disclosure Statement;
- Commercial Card Master Agreement (“CMA”);
- Commercial Card Guaranty Agreement;
- Commercial Card Pledge of Deposit Account to Secure;
- Commercial Card Program Schedule of Fees;
- Commercial Card Program Additional Billing Accounts Form;
- Amendment to Commercial Card Program Master Agreement;
- Assumption and Modification Agreement to Commercial Card Program;
- Sample Joinder Agreement;
- Visa Commercial Cardholder Agreement;
- Assumption Release and Waiver Agreement;
- Request to Provide Transaction Data to Third Parties;
- Automatic Payment Enrollment (EasyPay Enrollment); and
- Business Card Program Paypoint (Auto-Pay) Enrollment Form.

**For telephone calls:**

- Authorizations to obtain prior express written or electronic consent for receiving autodialed and prerecorded message calls and text messages from the Bank or its third-party debt collector at the wireless telephone number provided by you to the Bank.

**For all accounts:**

- Request for Taxpayer Identification and Certification;
- Our substitute form for Request for Taxpayer Identification and Certification; and
- Privacy Notice.

**For any one of the Services or Accounts:**

- Error resolution notices, billing rights notices, balance calculation notices, federal and state privacy notices, data breach notices and disclosures or notices that may be required under the Truth in Savings Act, Electronic Funds Transfer Act, Truth in Lending Act, the Equal Credit Opportunity Act, the Fair Credit Reporting Act, the Gramm Leach Bliley Act, and the Real Estate Settlement Procedures Act, including any amendments made to the foregoing laws, or other applicable federal or state law and regulations;
- Any application (including joint or otherwise), acknowledgement, agreement, notice or disclosure regarding: (i) preauthorized debits to your accounts that vary in amounts; (ii) pending or processed payment instructions; (iii) payments, deposits or adjustments made to your account or transactions involving your account; (iv) a debit, credit and/or a commercial card; (v) a loan or lease account; (vi) a deposit account; and/or (vii) a product or service fee (such as a transaction fee, stop payment fee, late fee, finance charge, an overdraft fee, a fee for a draft, check or electronic debit);
- Any change, amendment, or update in terms, including, but not limited to, adding new terms not previously contemplated, deleting existing terms and modifying current terms, to the foregoing described documents in this Consent or applicable to a loan, lease, or deposit accounts or products or services you obtain from us; and
- Any other document or other information we are required by law to provide “in writing” as it relates to: (i) a product or service subject to an Electronic Document; or (ii) your access or use of a product or service through electronic or non-electronic means.

**Please Note:** Your consent only pertains to the Electronic Documents that are described in this Consent. Therefore, your consent to this Consent is not applicable to any other consent you may have provided to the Bank in connection with other products or services. Also, additional consents may be required and presented for acceptance in connection with other Bank products and services.

**Method of Providing Electronic Documents.** All Electronic Documents, except for eStatements, eNotices, eTax Documents, that we provide to you will be delivered by: (i) email to any email address you have provided us in connection with a loan, lease, deposit account or one or more Services, including attaching documents to the email or providing links to or instructions within the email for navigating to documents on the DocuSign system or elsewhere; (ii) by SMS text message to any Mobile Device telephone number you have provided in connection with a loan, lease, deposit account or one or more Services; (iii) posting the information on our website (for example, on our initial web page where you sign in to the system that offers one or more Services or as an in product message (that displays within the system or Service after you have signed in)) that you access or use in connection with a loan, deposit account, commercial card or one or more Services; (iv) any other electronic means that you have authorized now or later; (v) any other electronic means that are or may be in the future made available to you that is commercially reasonable and within the systems requirements described below; or (vi) requesting that you download a PDF file containing an Electronic Document.

All Electronic Documents, under the eDocuments Service, which includes eStatements, eNotices and eTax Documents, that we provide to you will be delivered by: (i) by posting it to your Division’s website, an online banking message center, or in our mobile banking software; (ii) by message printed on the periodic statement for your eligible eDocument Accounts if you have agreed to receive that statement electronically; or (iii) by one of the methods described above for all other Electronic Documents.

**How to Withdraw Your Consent and the Effect of Doing So.** Except for those documents provided under the eDocuments Service, Notices, as defined in the CMA and provided in connection with commercial cards, and Specifications, this Consent applies only to the current documents provided immediately following your consent to this Consent and/or within the current DocuSign envelope. Therefore, once you provide consent to this Consent you cannot revoke it for the current documents. However, for those documents provided under the eDocuments Service or for Electronic Documents that do not immediately follow this Consent,

including, but not limited to, Notices for commercial card and Specifications, you may withdraw your consent to this Consent at any time by calling us as provided below under the heading entitled, "How to Contact Us."

Your withdrawal of consent will need to clearly state your full email address, entire name, mailing address, telephone number and a statement indicating which future Electronic Documents and/or which one of the services you are withdrawing your Consent. For example, if you are withdrawing your Consent in connection with the eDocuments Service, then please tell us which eDocument Communication you would like in paper instead (however, we still reserve the right of also making electronic documents available to you).

The consequences of withdrawing your consent for future eDocument Communications, Notices (in connection with commercial card) or Specifications are: (i) it may take a longer time for the paper communication to be delivered and/or received by you; (ii) it may take a longer time for the particular product or service to be set up for use or access by you; (iii) you will be required to execute an amendment to the Commercial Card Master Agreement, if you are a commercial card customer; and (iv) some account types charge a monthly service fee for paper statements. (See the applicable deposit account disclosure for your account.) Please note: Withdrawal of your consent for future eDocument Communications, including eStatements, does not generally result in termination of Digital Banking services (including any recurring transfers previously authorized). Please refer to the Section, entitled, "eDocuments Service" of the Digital Banking Service Agreement for further details.

The consequences of withdrawing your consent for future Electronic Records in connection with Digital Banking, including for just one or more Digital Banking services, but not including future eDocument Communications, Notices (in connection with commercial card) or Specifications, which are described in the foregoing paragraph, are that we may terminate your ongoing access and/or use of Digital Banking (and not process any previously scheduled future payments) or we may, in our sole discretion, decide to only terminate your ongoing access and/or use of the applicable service(s) your revocation of consent for future Electronic Records pertains to.

**Please Note:** Any cancellation or withdrawal of this Consent: (i) is not applicable to any other consent that you may have provided the Bank in connection with other products and services; and (ii) is not retroactive and all past electronic agreements and delivered Electronic Documents in connection with this Consent are still valid.

**How to Update Your Records.** It is your responsibility to provide us with an accurate, up to date and complete email address. Specifically, you must immediately contact us to update changes to your email address, mobile device telephone number and postal address related to this Consent. You can do so by contacting your local branch in person or calling us at the applicable telephone number provided below under the heading entitled, "How to Contact Us."

**Hardware and Software Requirements. The following are the hardware and software requirements that apply if you are providing your consent to this Consent through the DocuSign platform:** In order for you to provide consent to this Consent and execute and/or receive Electronic Documents, you must have certain computer capabilities and/or Mobile Device capabilities, which we may change from time to time without prior notice to you unless prohibited by applicable law. Generally, in order to consent to this Consent, you must have: (i) a computer/and/or a Mobile Device; (ii) an internet connection; (iii) a current operating system; (iv) an up to date browser with adequate security; (v) sufficient memory to download and retain Electronic Documents; (vi) a printer, if you want to be able to print your Electronic Documents; (vii) a valid and active email address; (viii) the ability to connect to websites via hyperlinks provided in an email; (ix) the ability to engage in SMS text messaging on your Mobile Device; and (x) up to date software for reading and saving PDF and HTML documents. The minimum system requirements for using the DocuSign system may change over time. The current system requirements are found here: <https://support.docusign.com/guides/signer-guide-signing-system-requirements>. In addition to the foregoing, to use the DocuSign system, you or your agents may be required to register with DocuSign as a user.

**The following are the hardware and software requirements that apply if you are providing your consent to this Consent outside of the DocuSign platform:** (i) you must have a computer and/or a Mobile device; (ii) a current operating system; (iii) a printer (if you want to be able to print your Electronic Documents); (iv) sufficient memory to download and retain Electronic Documents; (v) your computer and/or Mobile Device must use commonly accepted and recently updated software for reading and saving PDF and HTML documents; (vi) you must have an internet service provider and/or mobile communications data service provider; (vii) your computer or Mobile Device must use a commonly accepted and recently updated version of an HTML compliant web browser that supports the latest protocols for encryption; (viii) you must maintain, provide and update us with your active and valid email address(es) for use in sending, receiving and retaining disclosures and other communications; and (ix) you must be able to connect to websites via hyperlinks in email.

Also, you may be required to be enrolled in and actively be using Digital Banking, or treasury management services, as applicable (e.g., certain Services, such as eStatements, eNotices and eTax Documents services, require enrollment and activation in Digital Banking or treasury management services). Further, for mobile banking you must also have: (i) the most recent version of our mobile banking software installed on your Mobile Device that has a camera; (ii) your Mobile Device and mobile phone number registered with Digital Banking or treasury management banking; and (iii) your Mobile Device enabled for SMS text messaging. Finally, you must regularly install updates as they become available to your computer's and/or Mobile Device's operating system, web browser and PDF reader (and, if applicable, your mobile banking software).

**If you are not able to access, view and print or save the Electronic Documents, then please do not proceed with providing your Consent.**

**Requesting Paper Copies.** For Electronic Documents subject to this Consent, you may request a paper copy by visiting or calling your local branch or calling the applicable phone number listed below under the heading entitled, "How to Contact Us." However, Private Banking and Premier Wealth Management consumer sweep clients should contact their Banker directly in order to request a paper copy. Also, treasury management customers with access to our Wire Room or calling the Central Wires Department must indicate whether they want paper or electronic copy at the exact time the customer executes the request for a PIN. In the event a customer requested electronic PIN delivery for wires and later wants a paper copy, the customer must specifically access their link provided by DocuSign within two weeks of activating the request for the PIN and download a copy of the electronic PIN.

Generally, we do not send a paper copy of any Electronic Document unless you specifically request that we do so. There are no fees for sending you one or more paper copies of an Electronic Document through the United States Postal Service. However, if your request falls under statement/research services, then applicable fees apply.

**How to Contact Us.** You can contact us by calling the telephone number for where your accounts are held.

**Please note:** Commercial loan applicants or customers may choose to contact their Commercial Loan Banker directly and Private Banking and Premier Wealth Management consumer sweep clients may choose to contact their Banker directly.

<b>For Customers of:</b>	<b>Call:</b>
Amegy Bank	(888) 500-2960
California Bank & Trust	(888) 217-1265
The Commerce Bank of Oregon	(503) 548-1000
The Commerce Bank of Washington	(206) 292-3900
National Bank of Arizona	(800) 497-8168
Nevada State Bank	(888) 835-0551
Vectra Bank Colorado	(800) 884-6725
Zions Bank	(800) 974-8800

However, if you are a Digital Banking customer and need to contact us in connection with Digital Banking document(s), then you can contact us by calling or emailing us (however, not to revoke your Consent (which requires you to call us) as set forth below.

<b>For Customers of:</b>	<b>Call:</b>	<b>Email:</b>
Amegy Bank	(888) 500-2960	<a href="mailto:AmegyDigitalBankingOperationsSupport@amegybank.com">AmegyDigitalBankingOperationsSupport@amegybank.com</a>
California Bank & Trust	(888) 217-1265	<a href="mailto:CBTDigitalBankingOperationsSupport@calbt.com">CBTDigitalBankingOperationsSupport@calbt.com</a>
The Commerce Bank of Oregon	(503) 548-1000	<a href="mailto:Clientservice@tcboregon.com">Clientservice@tcboregon.com</a>
The Commerce Bank of Washington	(206) 292-3900	<a href="mailto:Client.services@tcbwa.com">Client.services@tcbwa.com</a>
National Bank of Arizona	(800) 497-8168	<a href="mailto:NBADigitalBankingOperationsSupport@nbarizona.com">NBADigitalBankingOperationsSupport@nbarizona.com</a>
Nevada State Bank	(888) 835-0551	<a href="mailto:NSBDigitalBankingOperationsSupport@nsbank.com">NSBDigitalBankingOperationsSupport@nsbank.com</a>
Vectra Bank Colorado	(800) 884-6725	<a href="mailto:VectraDigitalBankingOperationsSupport@vectrabank.com">VectraDigitalBankingOperationsSupport@vectrabank.com</a>
Zions Bank	(800) 840-4999	<a href="mailto:ZionsDigitalBankingOperationsSupport@zionsbank.com">ZionsDigitalBankingOperationsSupport@zionsbank.com</a>

**Communications in Writing.** All information provided by us in electronic form will be considered a "writing." You should print or download for your records a copy of this Consent and any other Electronic Document that is important to you.

**Federal Law.** You acknowledge and agree that your consent to Electronic Documents is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act ("Act"), and that you and we both intend for the Act to apply and to the fullest extent possible to validate our ability to conduct business with you by electronic means.

**Termination and Changes.** We reserve the right, in our sole discretion, to discontinue the provision of Electronic Documents, or to terminate or change the terms and conditions on which we provide Electronic Documents. We will provide you with notice of any such termination or change as required by law.

**Definitions.** For purposes of this Consent, the following terms shall have the meanings set forth below:

"Bank," "we," "our" and other similar terms refers to Zions Bancorporation, N.A., including any Division.

"Division" refers to any one of the following divisions with trade names that the Bank operates through: (i) Amegy Bank; (ii) California Bank & Trust; (iii) The Commerce Bank of Oregon ("CBO"); (iv) The Commerce Bank of Washington ("CBW"); (v) The Commerce Bank Northwest (either individually or collectively "The Commerce Bank of Oregon" and/or "The Commerce Bank of Washington"); (vi) National Bank of Arizona; (vii) Nevada State Bank; (viii) Vectra Bank Colorado; and (ix) Zions Bank. Also, "Division" refers to "Equipment Finance by" along with any one of the foregoing trade names.

**“DocuSign”** refers to the Bank’s third-party service provider, DocuSign Inc., who provides a platform for the Bank to deliver Electronic Documents to you and for you to provide your electronic signature on Electronic Documents through the DocuSign® electronic signature system.

**“eDocuments Account”** means a deposit account, loan account or other account at the Bank which you have enrolled in one of more of the following: the eStatements service, the eNotices service, and/or the eTax Documents service.

**“eDocument Communications”** can be any periodic statement, notice, disclosure, agreement, fee schedule, transaction or event record, invoice, response to claim or other communication (collectively “information”) regarding your enrolled eDocuments Account that the Bank chooses to provide by eStatement or eNotice instead of paper. “eDocument Communication” also includes eTax Documents that we make available for eligible eDocuments Accounts. An eDocument Communication is viewed by signing in to Digital Banking. eDocument Communications may contain information that the Bank is required by law to give you, or information that the Bank chooses to give you.

**“eNotice”** means any eDocument Communication that is not an eStatement or eTax Documents. (Please note that “eNotice” includes any statement of transactions or balances in a loan account and is deemed an “e-Notice” rather than an “eStatement.”)

**“eStatement”** means an electronic version of the paper periodic statement of debits, credits, and balances that the Bank mails to you for a deposit account that is not enrolled in the eStatements service. “eStatement” also includes notices, disclosures and other information that would be printed on the paper periodic statement or enclosed with a mailed paper periodic statement.

**“eTax Document”** means any IRS tax reporting form that the Bank makes available for electronic delivery for an eligible Account. The Bank may from time to time, in its discretion, add or delete which IRS forms are included as eTax Documents in the service.

**“Electronic Documents”** refers to any information that we give in electronic form pursuant to this Consent, and as described below under the heading entitled, “Scope.” For example, this Consent is an “Electronic Document.” Also, “Electronic Documents” include any communication that you give us in connection with an Electronic Document. For example, if you file a claim, which we may require to be in written form rather than in electronic form, that your deposit account statement reflects an unauthorized electronic funds transfer from your deposit account, and you then send us an electronic email response in connection with that claim, the email you sent is an “Electronic Document.”

**“Mobile Device”** refers to any portable computing device that meets the system requirements set forth in this Consent, such as a smartphone or tablet. For purposes of mobile banking, “Mobile Device” means a cellular telephone, tablet, or similar wireless communication device: (i) that is installed with mobile banking software that is permitted by us; or (ii) that can conduct mobile banking transactions by using other protocols we may choose to permit (e.g., Wireless Application Protocol (WAP) or text (SMS) messaging).

**“you,” “your”** and other similar terms refers to the person, in both his or her individual capacity and agency capacity, if applicable, giving consent to this Consent, and also each additional account owner or authorized principal of the business, Authorized Agent, Authorized Representative, Authorized User, user who has been granted Access Credentials, and user identified on any Bank product you enroll or apply for, use or access that is subject to an agreement or disclosure described in this Consent.