



Electronic Loan Disclosure Agreement

By accepting Gainey Business Bank's Electronic Signature Loan Disclosure Agreement", you consent and agree that Gainey Business Bank may provide you disclosures related to your current loan electronically. This Disclosure is required by the federal Electronic Signatures in Global and National Commerce Act, known as the E-SIGN Act.

Note: It is highly recommended that you carefully read this disclosure in its entirety and save a copy for your personal records.

The words "we," "us," and "our" refer to Gainey Business Bank, and the words "you" and "your" mean you, the individual(s) or entity identified on the Loan. As used in the Disclosure, "Account" means the account you have with us.

Disclosures and Notices Provided in Electronic Form

- By consenting to electronic delivery of loan disclosures, you agree to provide us with your current email address and update us as to any changes in such information by contacting us at the contact information listed within this disclosure.
- You agree that we may provide you with any disclosures related to your current loan in electronic format, to the extent allowed by law, and that we may discontinue sending paper documents to you, unless and until you withdraw your consent as described below.
- If you choose to not consent to receive electronic communications and transactions, you may request to receive paper copies at no additional charge.
- **Note:** To request a paper copy of disclosures, please contact Gainey Business Bank at:

Gainey Business Bank
8501 N. Scottsdale Rd., Suite 120
Scottsdale, AZ 85253
(480) 571-7690
LoanOps@gaineybusinessbank.com

Hardware and Software Requirements

To access, view, and retain electronic Communications your system will need the following requirements:

- Sufficient electronic storage capacity on your computer's hard drive or other data storage unit;
 - A working email account;
 - A personal computer with an operating system and telecommunications connections to the internet capable of receiving, accessing, displaying, and either printing or storing Communications received;
 - A mobile device with the latest iOS or Android version
 - The latest stable release of one of the following supported Browsers: Chrome, Firefox, Microsoft Edge, or Safari
 - Software which permits you to receive, access, print and save Portable Document format or "PDF" files, such as Acrobat Reader or similar software capable of viewing PDF files
- ❖ **Note:** Gainey Business Bank is not responsible for any electronic virus or viruses a customer may encounter. It is the Bank's recommendation for the customer to perform routine scans for your PC by using a virus protection product.

How to Cancel Electronic Disclosure Consent

You may withdraw your consent to receive Communications at any time in electronic form by:

1. Calling Gainey Business Bank at **480-570-7690**

- 2. Visiting Gainey Business Bank's branch location

Termination / Changes

Gainey Business Bank reserves the right, in sole discretion, to discontinue the provision of your account information electronically, or to terminate or change the terms and conditions on which we provide account information electronically. The Bank will provide you with notice of any such termination or change as required by law.

Customer Consent

I acknowledge and agree that I consent to receive account information electronically that 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, and that I and the Bank both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with one another by electronic means.

- Yes, I consent to receive legal disclosures electronically and to the terms and conditions listed above.
- No, I do **not** consent to receive legal disclosures electronically and to the terms and conditions listed above.

Customer Contact Information:

Full Name: _____

Email Address: _____

Contact Number: _____

For Gainey Business Bank Office Use Only:

Received By: _____

Date: _____

Processed By: _____

Date: _____