



## **Request for Consent to Receive Required Information Electronically**

Pursuant to the Electronic Signatures in Global and National Commerce Act (E-Sign Act) 15 U.S.C. Section 7001 et. seq., if a statute or regulation requires Focus Bank to provide or make available certain information relating to a transaction or transactions in writing (hereinafter "required information"), Focus Bank must obtain your consent to provide you the same required information in electronic format.

Before you are able to consent to receive this required information electronically, Focus Bank is required to provide you with the following information:

- You have the right or option to have any required information provided to you in non-electronic form at no cost to you
- You have the right with withdraw your consent at any time without penalty to you. To withdraw your consent, please send an e-mail indicating you wish to no longer receive required information in electronic format to [esign@focusbank.com](mailto:esign@focusbank.com).
- That if at any time the e-mail address at which you wish to provided required information electronically changes, please contact Focus Bank at [esign@focusbank.com](mailto:esign@focusbank.com) and a representative will contact you.
- That in order to access, view, and retain electronic communications that we make available to you, you must have:
  - Sufficient electronic storage capacity on your computer's hard drive or other data storage unit
  - An e-mail account with an Internet service provider
  - A personal computer or mobile device, operating system, and telecommunications connections to the Internet capable of receiving, accessing, displaying, and either printing or storing communications received from us in electronic form
  - Sufficient software or applications to allow access to file types in common usage, including, but not limited to, PDF, JPEG, DOC, DOCX, HTML, WPS, WPT, etc.
- If you are provided any information in electronic format from Focus Bank and cannot access it, please notify Focus Bank at [esign@focusbank.com](mailto:esign@focusbank.com) as soon as possible.
- The consent given in this document does not apply to a particular transaction and may be used to send required information in electronic format regarding any account, product, or service provided to you by Focus Bank.

**IMPORTANT INFORMATION ON NEXT PAGE**

Please respond to the Focus Bank employee from whom you received this Request via e-mail with one of the following:

- 1) I do consent to receive required information electronically;

**OR**

- 2) I do NOT consent to receive required information electronically

If you do not wish to receive required information from Focus Bank electronically it will be sent to you via First Class mail at no cost to you, or made available to you at a Focus Bank location. In addition, if you wish to receive a paper copy in addition to a copy in electronic format, please notify the Focus Bank employee that sent you this Request and a paper copy will be mailed to you via First Class Mail at no cost to you, or made available to you at a Focus Bank location.