



Electronic Records Disclosure and E-Sign Consent Agreement

This Electronic Records Disclosure and E-Sign Consent Agreement ("Agreement") allows us to provide you with electronic versions of your account application, legal and regulatory disclosures, notices, terms and conditions, signature cards, and other documents associated with opening and maintaining an account at Focus Bank (herein, "Documents" or "Information").

Before we are able to provide you with this Information electronically, Focus Bank is required to disclose the following:

Your consent only applies to the current online application and any Documents associated with the account(s) you are currently applying for. You will be asked for your consent again regarding any future applications.

You have the right with withdraw your consent at any time. To withdraw your consent prior to completing the application process, simply exit this session prior to accepting this Agreement. If you do not consent to receive an electronic copy of this Information we will not be able to open the account via the online account opening process. You may visit any of our locations and speak with a financial services representative. A list of our locations and hours may be found on our website at www.focusbank.com.

To withdraw your consent after you have already submitted your application please send an e-mail to esign@focusbank.com, including your full name and account number, indicating you wish to no longer receive Information in electronic format. After consent is withdrawn you will receive future Information from Focus Bank in non-electronic format, at no cost to you, at the mailing address given to us during the application process.

You have the right or option to have any Information provided to you in electronic format also provided to you in non-electronic format at no cost to you. Requests for non-electronic versions of Information may be made by e-mail to esign@focusbank.com and must include both your full name and account number so that we can properly identify your account. Non-electronic versions of Information will be sent to the mailing address given to us during the application process.

You will be asked to acknowledge your acceptance of the terms of this Agreement by clicking "I Accept" before you are able to continue with your application. In doing so, you are agreeing that you have been provided with the required disclosures above and also to the following terms:

You agree to receive all Information and other communications associated with your application through this online application process through electronic means including this web-based electronic interface and email. You agree to conduct the transactions offered through this application process by electronic means and acknowledge that all Information related to such transactions will be provided to you through a web-based electronic interface or e-mail.

You agree that all transactions completed through this application process will result in valid and legally binding agreements. You further agree that any electronic signatures you provide through this account application process are valid and enforceable as your legal signature. You acknowledge that these electronic signatures will legally bind you to the terms and conditions contained in the related documents just as if you had physically signed the same documents with a pen.

You agree that you meet the system requirements described below, that you have demonstrated your ability to receive, retain, and view electronic Documents on your access device, and that you have an active and valid e-mail address.

You agree to inform Focus Bank of any change in your valid e-mail address. Please notify us, including your full name and account number, by e-mail at e-sign@focusbank.com

In order to access, view, and retain electronic Information that we make available to you, you must have:

- Sufficient electronic storage capacity on your personal computer, mobile device, or other access device to retain electronic records, or a printer if you wish to print out and retain records on paper
- A data plan provided by your wireless carrier or an Internet connection which is capable of accessing the Internet
- An up-to-date Internet browser that is compatible with your operating system, which includes the following:
 - Google Chrome version 83.0.4103 or immediately preceding version
 - Firefox version 77.0 or immediately preceding version
 - Safari version 5.1.7 or immediately preceding version
 - Microsoft Edge version 83.0.478.37 or immediately preceding version
 - Internet Explorer version 11
- For access on a mobile device, an up-to-date mobile browser that is compatible with your operating system, which includes the following:
 - iOS 10, 11, 12, and 13 for Safari
 - Android 7X, 8X, 9X, and 10X for Google Chrome
- An up-to-date software that permits you to receive and access Portable Document Format (PDF) files, such as Adobe Acrobat Reader version 15.