

Consumer Disclosure Regarding Conducting Business Electronically, Receiving Electronic Notices and Disclosures, and Signing Documents Electronically

Please read the following information, by proceeding forward and signing this document you are agreeing that you have reviewed the following consumer disclosure information and consent to transact business using electronic communications, to receive notices and disclosures electronically, and to utilize electronic signatures in lieu of using paper documents. This electronic signature service is provided on behalf of "WestStar Bank," who is sending electronic documents, notices, disclosures or requesting electronic signatures to you.

Paper Copies

You are not required to receive notices or disclosures or sign documents electronically and may request paper copies of documents or disclosures if you prefer to do so. You also have the ability to download and print any open or signed documents sent to you through the electronic signature service using the PDF and Print icons. Adobe may also email you a PDF copy of all agreements you sign using the electronic signature service. If you wish to receive paper copies in lieu of electronic documents, you may close this web browser and request paper copies from WestStar Bank by contacting us at (915) 532-1000. Copies will be mailed at no charge.

System Requirements

By consenting to this agreement, you confirm that your electronic device meets the minimum specifications and requirements necessary to view and retain your electronic documents.

Browser

- Microsoft Windows 10 using Microsoft Edge, Internet Explorer 11, or a current version of Firefox, or Chrome
- Microsoft Windows 8 using Internet Explorer 11 or later, or a current version of Firefox, or Chrome
- Mac OS X v11 or later using Safari 7 or later, or a current version of Firefox, or Chrome

Note:

The Microsoft Edge browser does not natively support 256-bit AES encryption of PDF files.

- If you are using the Edge browser, please ensure you are running the latest version of Adobe Reader

Internet Explorer is not supported when submitting support cases through the web application interface

- Web application users can still use Chrome, Edge, Firefox, and Safari to submit support cases
- Customers that entitle their users via the Adobe Admin Console can still submit support cases via the Admin Console interface

Mobile app

- Adobe Sign: iOS, Android

Note:

Adobe Sign mobile apps support the most recent released versions of iOS and Android:

- Latest version and up to one version back for iOS
- Latest version and up to two versions back for Android

Changes to system requirements

We will notify you if our hardware or software requirements change and whether that change creates a material risk that you would not be able to access or retain your electronic documents. Continuing the application process after receiving notice of the change is the reaffirmation of your consent to this agreement.

How to Update Your Records

It is your responsibility to provide the Bank with accurate and complete email address and contact information and to maintain and promptly update any changes to this information. You can update information by calling our Client Service Center at 915-532-1000 or by contacting your relationship manager.

Fees may be subject to state and local taxes, which vary by location.

Deposit and loan products are offered through WestStar Bank, Member FDIC.

Withdrawal of Consent

You may withdraw your consent to this Agreement at any time.

- To withdraw your consent prior to electronically signing your documents, simply exit this session prior to accepting this Agreement.
- To withdraw your consent after you have already submitted your application, you must call us at (915) 532-1000.

Scope of Consent

This Agreement applies to all initial legal disclosures, terms and conditions, instructions, online account statements (if you consent to electronic delivery), and communications (“Electronic Communications”) relating to opening a WestStar Bank account online via online banking services. This consent will remain effective throughout the lifetime of the account. This consent does not apply to future account applications. Your consent does not mean that we must provide documents electronically but instead that we may deliver some or all of those documents electronically.

Fees may be subject to state and local taxes, which vary by location.

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 Equal Housing Lender

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