



## E-SIGN DISCLOSURE AND CONSENT FORM

- 1. Disclosures to be Provided by E-Mail.** This E-Sign Disclosure and Consent form applies to the selected disclosures (including copies of appraisals or other valuations developed in connection with a loan application) and applies to all applicants, and co-applicants listed on the application. The words “we,” “us,” and “our” refer to Kansas State Bank, and the words “you” and “your” mean you the individual(s) identified on the loan application.
- 2. How to Withdraw Consent.** You may withdraw your consent to receive e-mailed disclosures by calling us at **785-242-3600** or by contacting a bank representative at the nearest Kansas State Bank branch location. If you provide us with an invalid e-mail address, or a previously valid e-mail address subsequently malfunctions, we may treat that situation as a withdrawal of your consent to receive e-mailed disclosures. We will not impose any fee to process the withdrawal of your consent. The withdrawal of your consent will be effective only after we have a reasonable period of time to process your withdrawal.
- 4. How to Update Your Records.** It is your responsibility to provide us with true, accurate and complete e-mail address and to notify us promptly of any changes. You can update your e-mail address (and any related information) by calling us at **785-242-3600** or by contacting a bank representative at the nearest Kansas State Bank branch location.
- 5. Hardware and Software Requirements.** In order to access, view, and retain electronic disclosures from this bank, you must have:
  - A personal computer or other device that can connect to the Internet;
  - An e-mail address;
  - A web browser; and
  - Software that supports Microsoft Edge or Google Chrome and enables you to receive and view Portable Document Format (PDF) files, such as Adobe Acrobat Reader (available for free download at <http://get.adobe.com/reader/>)
- 6. Requesting Paper Copies.** If we e-mail a disclosure we will not send you a paper copy of that disclosure unless you request it, or we otherwise deem it appropriate to do so. You can obtain a paper copy of an e-mailed disclosure printing it yourself or by requesting that we mail you a paper copy. To request a paper copy, call us at **785-242-3600** or contact a bank representative at the nearest Kansas State Bank branch location. We will not assess a service charge for providing paper copies of any e-mailed disclosure. We reserve the right, but assume no obligation, to provide a paper disclosure (instead of an e-mailed disclosure) of any disclosure you have authorized us to provide electronically.
- 7. Communications in Writing.** All disclosures provided by e-mail will be considered written disclosures. You should print or download for your records a copy of this disclosure and any other e-mailed disclosure that is important to you.
- 9. Termination / Changes.** We reserve the right, in our sole discretion, to discontinue providing e-mailed disclosures and to terminate or change the terms and conditions discussed in this disclosure. We will provide you with notice of any such termination or change as required by law.