



## **ESIGN Agreement For e-Statements and Electronic Disclosures**

1. This West End Bank, S.B. ESIGN Agreement (“Agreement”) applies to each account and application you have with West End Bank, S.B. where electronic statements and disclosures are available (“Accounts”).

2. The words “we,” “us,” and “our” means West End Bank, S.B. and the words “you” and “your” means you, the individual(s) who is identified on the account as the owner, authorized signer or applicant on the Account(s). As used in this Agreement, “Communication” means any periodic statement, authorization, agreement, disclosure, notice, terms and conditions, other information, and any future changes related to your Account(s), including but not limited to any information that we are required by law to provide to you in writing. The term “WEB Banker” means the West End Bank, S.B. online banking website.

3. Scope of Communications to Be Provided in Electronic Form. When you authorized the Agreement, you “Consent”, meaning you agree that we may provide you with any Communications relating to the Account(s) identified on the Agreement in electronic format, and that we may discontinue sending paper Communications to you, unless and until you withdraw your consent as described below. Your consent to receive electronic communications and transactions includes, but is not limited to:

- Initial disclosures and agreements for your Account or associated payment features.
- All legal and regulatory Communications associated with the Account or the product or service available through WEB Banker for your Account.
- Notices and disclosures about a change in the terms of your Account or associated payment feature and responses to claims.
- Monthly (or other periodic) billing or account statements for your Account or such other Communications we may include from time to time as part of the enrollment in the Online Statement program.
- Annual and periodic electronic funds transfer error resolution rights notices and notices responding to requests for error resolution.
- Notices about transactions on your Account such as preauthorized transfers, overdrafts, excessive withdrawals, delayed availability on funds deposited, notices of returned checks or payments, notices of nonpayment and notices of dishonor.
- Maturity notices and disclosures for time deposits.
- Other notices and disclosures for loans, if applicable, adverse action notices and counteroffers, billing notices, notices of billing rights, notices of past due payments, negative information notices, homeownership counseling notices, and escrow notices and disclosures.
- Insurance notices such as disclosures and notices for credit life and accident and health insurance availability and coverage, flood insurance requirement, renewal or force placement notices and private mortgage insurance initial, annual or cancellation or termination notices.
- Notices of branch closings.
- Privacy policies or notices.

4. Method of Providing Communications to You in Electronic Form. All Communications that we provide to you in electronic form will be provided either (1) by access to a website that we will designate in an email notice we send to you at the time the information is available, (2) via email at the email address you specify on this Agreement, or (3) to the extent permissible by law, by access to a website that we will generally be designated in advance for such purpose.

5. Ensuring That You Can Access, View and Retain Communications in Electronic Form. When you Consent, West End Bank, S.B. will send you paper Communications until you certify you are able to access, view and retain Communications and, if applicable, you certify you are able to receive emails at the email address you specify.

6. How to Withdraw Consent. You may withdraw your consent to receive Communications in electronic form for any of your Accounts by visit any branch location. We may treat your provision of an invalid email address or the subsequent malfunction of a previously valid address as a withdrawal of your consent to receive electronic Communications. We will not impose a fee to process the withdrawal of your consent to receive electronic Communications. When consent is withdrawn a statement printing fee may be imposed on your account. Any withdrawal of your consent to receive electronic Communications will be effective only after we have a reasonable period of time to process your withdrawal.

7. How to Update Your Records. It is your responsibility to provide us with a true, accurate and complete email address, contact, and other information related to this Agreement and your Account(s), and to maintain and update promptly any changes in this information. You can update such information (such as your email address) at any branch office.

8. Hardware and Software Requirements. In order to access, view, and retain electronic Communications that we make available to you, you must have:

- WEB Banker requires an Internet browser, either the most recent version or the version previous to the most recent version of Internet Explorer, Firefox or Safari;
- Adobe Acrobat Reader, the most recent version or the version previous to the most recent version, for viewing electronic statements and disclosures;
- An email account;
- Sufficient electronic storage capacity on your computer’s hard drive or other data storage unit;
- Access to a personal computer, operating system, and telecommunications connections to the Internet capable of receiving, accessing, displaying, and either printing or storing, Communications received in electronic form from us via a plain text-formatted email or by access to our website using one of the browsers specified above.

9. Requesting Paper Copies. We will not send you a paper copy of any Communication from us, unless you request it or we otherwise deem it appropriate to do so. You can obtain a paper copy of an electronic Communication by printing it yourself or by requesting that we mail you a paper copy, provided that such request is made no later than seven years after we first provided the electronic Communication to you. To request a paper copy, call us toll-free at (866) 962-9587 or visit to any of our

branch locations. We may charge you a reasonable service charge for the delivery of paper copies of any Communication provided to you electronically pursuant to your authorization. We reserve the right, but assume no obligation, to provide a paper (instead of electronic) copy of any Communication that you have authorized us to provide electronically.

10. Communications in Writing. All Communications in either electronic or paper format from us to you will be considered "in writing." You should print or download for your records a copy of your electronic Communications, any changes to this Agreement and any other Communication that is important to you.

11. Federal Law. You acknowledge and agree that your consent to electronic Communications 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 you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

12. Termination/Changes. We reserve the right, in our sole discretion, to discontinue the provision of your electronic Communications, or to terminate or change the terms and conditions on which we provide electronic Communications, including any applicable discount for receiving West End Bank, S.B. Online Statements and Disclosures. We will provide you with notice of any such termination or change as required by law.

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### Complete the Form Below

I agree to the above terms on all accounts on which I am an owner or authorized signer and all applications I complete with West End Bank, S.B.

First Name: \_\_\_\_\_ Last Name: \_\_\_\_\_

Start Date: \_\_\_\_\_ Signature: \_\_\_\_\_

Email Address: \_\_\_\_\_

Note: For security reasons, the above email address must match the email address the bank has on file as the authorized email address for you. If the above email does not match the email address on file a change of email address form will have to be filed at any West End Bank, S.B. local branch.

#### How to Digitally Sign and Return this form:

1. Check the box stating you agree to the terms of this Agreement. Fill in the date you wish to start the Agreement and the Email Address you would like notifications sent to.
2. Click the box next to the word "Signature:"
3. If you already have a Digital ID configured, the Sign Document window will appear. Select a Digital ID from the "Sign As:" box and enter the password if required. Please ensure that your full name and not a user name appear in the signature (e.g. John Smith, not jsmith). If your full name does not appear in the box please select "New ID..." and continue to step 4.
4. If you do not have an existing Digital ID, the Add Digital ID window will open to create a new ID.
5. Select "A New digital ID I want to create now" and click Next.
6. Select "Windows Certificate Store" and click Next.
7. Enter your Name (e.g. John Smith or John D Smith). The Organizational Unit and Organizational Name are optional but you may put your department name (e.g. Information Technology) and company name (e.g. ACME, Inc.) in these fields. Enter the email address you intend to use for notifications in the Email Address box.
8. Select the proper Country/Region if not the United States. Click Finish.
9. Your digital signature will appear in the Sign Document window. Click Sign.
10. You will be prompted to save the PDF to your computer. Please select a location to retain this document for future reference.
11. Click Submit Form in the upper right hand corner of the Adobe Acrobat window.

#### How to Sign and Return this Form:

1. Check the box stating you agree to the terms of this Agreement. Fill in the date you wish to start the Agreement and the Email Address you would like notifications sent to.
2. Click the printer icon or select File -> Print to open the print window.
3. Select the printer you would like to use and click Ok.
4. Sign the document next to the word "Signature:" in black or blue ink.
5. Return the physical form to any West End Bank, S.B. local branch. You may also mail the form or scan and email the form using the contact information below.

Mail to: West End Bank, S.B.  
Attn: E-Statement Processing  
PO Box 190  
Richmond, IN 47375

Email to: [statement@westendbank.com](mailto:statement@westendbank.com)