nbkc bank

eSign Disclosure and Consent

Notice and Agreement Regarding Consent to Use Electronic Signatures and Records. To use electronic signatures and receive documents electronically in connection with your use of this platform (Platform), you must read and consent to the terms outlined in this document, which require your ability to access and retain electronic documents (PDF format). This eConsent, if you provide it, applies to your use of this Platform on any Access Device, including a desktop, laptop, tablet, mobile, or other electronic device, and to any Document we provide to you in electronic form. If you provide eConsent, we will be able to provide electronic Documents to you within this Platform, in other portals, and/or through other methods we may use for delivery of electronic Documents.

Please note these additional definitions: We, our, and us means your lender and its affiliates, successors, and assignees. You and your means the person providing this eConsent, authorized signer, authorized representative, delegate, and/or service user. Documents may include messages, notices, disclosures, consents, authorizations, acknowledgments, and terms and conditions, whether required by law or otherwise.

Scope of your eConsent

We must, due to legal and other requirements, provide you with certain Documents in writing. In addition, you may need to sign certain Documents. Your eConsent will apply to all of the Documents transmitted, received, delivered, and/or signed by you and by us in connection with your use of this Platform.

Right to have a paper version of your Documents

We are required to give you certain Documents "in writing," which means you are entitled to receive a paper version of the Documents. To use this Platform, you must provide consent for us to provide these Documents to you electronically. If you do not provide eConsent, you will not be able to use the Platform. Please contact us at 1-800-375-8096, if you would like paper version of the documents.

If you provide eConsent, your Documents will be delivered electronically so that you can access the Documents and retain them for future access. The Documents will be accessible electronically until the closing of any loan you obtain in connection with your use of this Platform or until you are no longer active on this Platform. If you want to ensure that you continue to have access to the Documents, you must save them onto an Access Device or external storage device.

Note that you have the right to receive a paper version of your Documents, even if you have provided eConsent and we deliver the Documents electronically. You will not have to pay a fee for a paper version. If you want a paper version of the Documents, contact us at 1-800-375-8096. In addition, we may, at any time, in our sole discretion, provide you with or require you to use a paper version of the Documents, even if you have provided eConsent.

Right to withdraw your eConsent

If you have provided eConsent, you have the right to withdraw your eConsent at any time and instead receive a paper version of your Documents. If you decide to withdraw your eConsent, contact us at 1-800-375-8096. Your eConsent withdrawal will become effective after we have had a reasonable opportunity to act upon it.

Obligation to update your email address

You must provide us with your own valid and current email address where you can receive email, access hyperlinks, and access electronic Documents. You must ensure that we always have your valid and current email address, even if you have provided eConsent and we deliver your Documents electronically. To update your email address or other contact information, contact us at 1-800-375-8096.

Hardware and software requirements

Before providing eConsent, you must ensure that the hardware and software of any Access Device(s) you use meet the requirements below in order to receive Documents electronically, to print copies of the Documents, and to retain electronic copies of the Documents:

- A computer capable of accessing the Internet and sending and receiving e-mail
- Internet access
- A browser, which is the latest stable release, or one prior release (except where noted), as of the date of consent:
  - Chrome
  - Mozilla Firefox
  - Microsoft Edge
  - Safari (Mac only)
  - On mobile devices, the default browser is supported.
- Adobe Acrobat Reader® 9. 0 or higher
- A valid e-mail address
- A printer

If we change the computer hardware or software requirements, we will provide you with advance notice of the new requirements. You may withdraw your consent as described above, and you will not be charged any fees as a result of the withdrawal of your consent.

Obligation regarding change of Access Device

If you change your Access Device at any point during your use of this Platform, it is your responsibility to ensure that the new Access Device meets the hardware and software requirements listed above and that you are still able to access and retain Documents using the new Access Device. By continuing to access your Documents electronically, you reaffirm your eConsent.

By checking the box, you provide your eConsent and indicate your agreement to and confirmation of the following:

• I am able to access these terms regarding eConsent.

• I consent to sign and receive Documents electronically in place of paper documents. My electronic signature has the same effect as if I were to sign in ink.

• I have reviewed the hardware and software requirements and agree that my Access Device(s) meet these requirements. I understand that it is my responsibility to ensure that any Access Device(s) I use in the future meet these requirements.

• I have provided my lender with my own valid and current email address, where I can receive email, access hyperlinks, and access electronic Documents. I will ensure that my lender always has a valid and current email address for contacting me.

• My eConsent applies to all of my activities in connection with my use of this Platform.