



E-Sign Disclosure and Consent Agreement

You understand that you must read the following E-Sign Disclosure and Consent Agreement ("E-Sign Agreement") carefully and keep a copy for your records. In order to open a WestStar Bank account online via online banking services you are agreeing to the electronic delivery of initial legal disclosures, notices, terms and conditions, instructions, online account statements (if you select electronic statement delivery), and communications and to utilize electronic signatures in lieu of using paper documents.

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") related to opening a WestStar Bank account online via online banking services. This consent will remain effective through 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.

Electronic Delivery of Documents

Electronic documents will be delivered to you within the application process in a .pdf document. You must download and open the electronic documents to proceed with your application and you are strongly encouraged to save or print the documentation for future reference.

Requesting Paper Copies of Documents Presented Electronically

You agree and understand you are not required to receive Electronic Communications or sign documents electronically and may request paper copies of such documents, if you prefer to do so. You also have the ability to download and print the Electronic Communications. Paper versions of electronically presented documents may not be mailed unless you specifically request it. To request a paper copy of any disclosure, notice, or other document from "WestStar Bank," contact us at (915) 532-1000 or send an email to ClientServiceCenter@weststarbank.com. Copies of disclosures, service agreements, and account agreements 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 and 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 WestStar Bank with accurate and complete email address and contact information and to maintain and promptly update promptly any changes to this information. You can update information by calling our Client Service Center at 915-532-1000 or send an email to ClientServiceCenter@weststarbank.com

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

Deposit and loan products offered by WestStar Bank, Member FDIC.

 Equal Housing Lender



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If you do not receive an email notification regarding your Electronic Communications you should contact WestStar. If WestStar receives notice an email has been returned as undeliverable for any reason, WestStar will not be obligated to attempt to resend the email and may, at its option, continue to use the same email address for future emails, or it may suspend Electronic Communications until you provide WestStar with a new or working email.

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 or email our Client Service Center at ClientServiceCenter@weststarbank.com

Agreement and Acknowledgement

By proceeding forward and signing this document you represent and warrant that you have (i) read, understood, and agree to the terms of this agreement,(ii) you consent to receive electronic documents as stated in this E-Sign Agreement, and (iii) the Internet devices that you will use to receive the Electronic Communications meet the system requirements to access information and retain information as stated in the E-Sign Agreement.

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