

Electronic Disclosure of Consumer Loan, Line of Credit, & Credit Card Documentation

To the extent allowed by law, you agree that any communication from us to you including but not limited to, the credit application, early lending disclosures, appraisals, approval documentation, or any other information required to be delivered in writing to facilitate a loan, line of credit, or credit card transaction under applicable law, and any of the documentation required to complete such transactions may be delivered to you by electronic delivery, and that such electronic delivery shall be in lieu of written communication.

By accepting this agreement, you have demonstrated your ability to access and retain the disclosures provided to you and have consented to receiving these and any future disclosures electronically. You are deemed to have received communications provided to you when you receive notice at your e-mail address of record. You must immediately notify us of any change in your e-mail address. To change your e-mail address on record with us, you must notify us in person at any of our office locations, by telephone at (515) 245-2863 or toll free at 1-800-362-1688, or in writing at 453 7th Street, Des Moines, IA 50309.

In order for you to access, view, and print electronic communication in connection with your consumer loan disclosures, your computer system must meet the following requirements:

- Internet access
- An active e-mail account (confirmation of account opening will be sent to your e-mail address)
- Minimum Browser: Internet Explorer, America Online, Netscape, Mozilla Firefox, Safari
- Java & JavaScript enabled
- A printer or other device, such as a storage medium (hard drive), so that you are capable of printing and/or retaining Internet-based data

It is recommended that you retain a paper or electronic copy of this agreement and any other disclosures for your records. To retain an electronic copy of any communication, use the "save as" command and follow the instructions for your operating system.

If you request transaction records and we are able to provide them, you may receive them in paper form at no charge to you. You have the right at any time to withdraw your request to receive electronic communication. If you withdraw consent, your consumer loan, line of credit, or credit card transaction must be facilitated with hard copy, paper documents. To withdraw your consent or to request paper copies of your records, you must do so in writing. Please mail your request to:

Bankers Trust, Attn: Customer Service 453 7th Street Des Moines, IA 50309

We will not impose a fee to process the withdrawal of your consent. Your consent withdrawal will be effective only after we have had a reasonable period of time to process your request. We reserve the right, in our sole discretion, to change or terminate electronic provision of documents. We will provide you with a notice of any such change or termination as required by law.

You understand and agree that the Federal Electronic Signatures in Global and National Commerce Act applies to this Agreement.

By responding with the confirmation code contained herein, I affirm I have the hardware and software listed to be able to receive and print the described disclosures. Further, I authorize Bankers Trust to enroll me in the electronic delivery of my consumer loan, line of credit, or credit card transaction disclosures. I agree to the terms and conditions of the Electronic Disclosure and Consent as described.