

## **E-SIGN CONSENT AND DISCLOSURE**

Before we may provide certain disclosures, documents, and/or notices (the “eDocuments”) in an electronic format, we must obtain your consent. Carefully review this E-Sign Consent and Disclosure and select the “Submit” button. This agreement is only for the receipt of the eDocuments, **not for the content** of the eDocuments themselves.

### **Electronic Delivery of eDocuments**

By consenting, you are agreeing to the electronic delivery of eDocuments related to certain deposit and/or loan accounts you have here at Community Trust Bank. If you do not consent, we will mail these documents to you or provide them to you in person. If a disclosure, document, and/or notice related to your deposit and/or loan account is not available in electronic form, a paper copy will be provided to you free of charge. By consenting to electronic delivery of eDocuments, you agree to provide us with your current email address and update us as to any changes in such information by contacting us at [customer.support@ctbi.com](mailto:customer.support@ctbi.com) or (866) 899- 3181.

### **Requesting Paper Copies**

Even after consent, you have the right to receive a paper copy of the eDocuments related to your deposit and/or loan account. If you would like to receive a paper copy at no charge, please contact us at [customer.support@ctbi.com](mailto:customer.support@ctbi.com) or (866) 899-3181. Please include your name and mailing address and be sure to state that you are requesting a copy of the eDocuments related to your deposit and/or loan account.

### **Withdrawal of Consent**

If after consenting, you wish to withdraw your consent to the electronic delivery of eDocuments, you can do so by contacting us at the [customer.support@ctbi.com](mailto:customer.support@ctbi.com) or (866) 899-3181. There is no charge to withdraw your consent.

### **Hardware and Software Requirements**

In order to access, view, and retain your account information electronically, you must have

- A personal computer or other device which is capable of accessing the Internet.
- An Internet web browser using 128-bit encryption or higher.
- Software which permits you to receive, access, print and save Portable Document form or “PDF” files, such as Adobe Acrobat Reader® 7.0 or higher.
- Access to a printer or the ability to download information in order to keep copies of your eDocuments for your records.
- A valid email address.

If the hardware or software requirements change in the future and you are unable to continue receiving eDocuments, paper copies will be mailed to you or provided to you in person once you notify us that you are no longer able to access the eDocuments because of the changed requirements. We will use all commercially reasonable efforts to notify you before such requirements change.

### **Termination/Changes**

We reserve the right, in our sole discretion, to discontinue the provision of your account information electronically, or to terminate or change the terms and conditions on which we provide account information electronically. We will provide you with notice of any such termination or change as required by law.

### **Liability**

You must promptly notify us if there is a change in your email address or in other information needed to contact you electronically. You can contact us at [customer.support@ctbi.com](mailto:customer.support@ctbi.com) or (866) 899-3181. We will not assume liability for non-receipt of notification of the availability of eDocuments.