

E-Signature and Electronic Communications Disclosure



The following disclosures are required by the Federal Electronic Signatures in Global and National Commerce Act (E-Signature Act). Please read the following Consent and Authorization disclosure and indicate your acceptance as instructed. We recommend that you print a copy of this disclosure and maintain a copy for your records.

Scope of E-Signature Consent & Authorization

This E-Signature and Electronic Disclosures disclosure applies to all communications, documents, disclosures and electronic signatures related to the products, services and accounts offered or accessible through this online application process for all applicants, co-applicants and other individuals listed on any application or form.

Agreement to Conduct Transactions by Electronic Means

You agree to conduct the transactions offered through this online application process by electronic means and acknowledge that all documents, disclosures, forms and other information related to such transactions will be provided to you through a web-based electronic interface or email. You further agree that all transactions completed through this online process will result in valid and legally binding agreements. You also agree that you have adequate access to a computer with sufficient internet connectivity to conduct these transactions online.

Agreement to Use Electronic Signatures

You specifically agree that any electronic signatures that you provide through this online process are valid and enforceable as your legal signature. You acknowledge that these electronic signatures will legally bind you to the terms and conditions contained in the related documents just as if you had physically signed the same documents with a pen.

Agreement to Receive Disclosures Electronically

You agree to receive all legal and regulatory disclosures and other communications associated with any of the applications or transactions available through this online application process through electronic means including this web-based electronic interface and email.

Your consent and agreement shall relate to all forms of disclosures and notices required under applicable law as a result of the various agreements between you and the Bank and shall remain valid until such time as you exercise your right to revoke this consent. You elect and authorize us, at our discretion, to electronically deliver your account statement(s) and notices that we are required to provide you under applicable Federal and State statutes and their implementing regulations, as amended from time to time.

Hardware and Software Requirements

In order to access our online systems and to receive the notices or disclosures electronically, you will need Internet access and an access device with recent versions of commonly used internet browsers including:

- Internet Explorer
- Mozilla Firefox
- Google Chrome
- Apple Safari

Availability of Printed Copies

You may obtain printed copies of any of the agreements, disclosures or other related documents by signing into your account, downloading the documents and printing them from your computer or by calling customer service and requesting printed copies.

You understand that if you decide in the future that you would like to receive printed statements in the mail instead of receiving eStatements electronically, you agree to notify the Bank in person, via telephone, via U.S. Mail or by email. Our methods of communication are listed below.

E-Signature and Electronic Communications Disclosure



Notification of Change in Email Address

If there is a change in your email address or in other information needed to contact you electronically, you agree to promptly notify the Bank in person, via telephone, via U.S. Mail or by email. Our methods of communication are listed below.

Communications Between the Bank and You

Telephone

You can contact us by telephone at: 1.833.NBT.4BIZ

eMail

businesssupport@nbtbank.com

Postal Mail

NBT Bank, N.A.
Customer Service Center
P.O. Box 351
Norwich, NY 13815-0351