

eConsent Terms and Conditions: Consent to Use Electronic Documents and Signatures

We are required by law to provide you certain disclosures, documents, or other communications on this service (collectively, “documents”) “in writing,” and you may provide us your consent to receive these documents electronically instead of on paper. We may also allow you to electronically sign documents. If you would like to opt-in to receiving documents electronically and using electronic signatures, you must review and consent to the terms outlined below:

The scope of this consent applies to this transaction

Your consent will apply to all current and future documents relating to this inquiry and transaction.

You may still receive certain information in writing

We may still deliver certain information and documents in writing and/or on paper. Opting-in to electronic documents and signatures does not mean you will receive all information and documents electronically.

Receiving or Requesting paper copies

You are not required to provide consent to receive documents electronically. If you do not provide this consent at this time, you can contact us to discuss pursuing a paper application process.

Even if you have provided consent, you may request a paper version of any electronically provided documents by contacting us. We may charge you a fee for paper copies unless charging a fee is prohibited by law.

Withdrawing consent

You may withdraw your consent and receive paper documents at any time by contacting us. Your withdrawal will become effective once we have had a reasonable amount of time to make the appropriate changes to honor your request. We will not charge you a fee for paper copies after you withdraw your consent.

Keeping your email current with us

You must notify us if you discontinue, incur an interruption or change your email address in order for us to send documents to the correct email address. We require a valid and current email address to allow you to log into the site to view electronic documents and/or to deliver documents to you electronically and accept electronic signatures from you, as well as notify you of any updates to the technical requirements, as described below. Your web browser and email address must enable you to utilize hardware and software to access and retain the electronic documents and provide electronic signatures

according to the technical requirements below.

Technical requirements

Your hardware and software of any device you use to access the service, including a desktop, laptop, tablet, mobile, or other electronic device, must meet the following minimum requirements:

- Desktop Browser
 - Latest version of Internet Explorer, Mozilla Firefox, Apple® Safari, and Google® Chrome with 128-bit encryption
- Mobile/Tablet
 - Latest version of Safari on iOS or Android on Chrome
- Operating System
 - Windows® 10 and higher or Mac® OS 10.9 +
- Internet
 - 56 kbps modem or better
- Disc Space
 - 50 MB's or higher
- PDF Requirements
 - Latest version of Adobe ® Reader® is required to access and download and save documents.

Updates to the Technical requirements

We will notify you if there are changes to the Terms and Conditions of your eConsent or to the hardware or software requirements that could materially affect your consent or your ability to access or retain the documents. The notice may require you to reaffirm your consent and your ability to access and retain documents, or may indicate that you can reaffirm your consent by continuing to access your documents within the service. The notice will remind you of your right to withdraw your consent, as described above, and how to do so if you choose that option.

By accepting these terms through your click of the “Sign Up” button, you confirm your acknowledgment and agreement to the following:

- I am able to access these eConsent Terms and Conditions regarding consent to the use of electronic documents and signatures.
- I consent to electronically receive, access, and retain electronic documents and that my electronic signature has the same effect as if I were to sign in ink.
- I agree that the devices I will use to access and retain the documents meet the technical requirements described in these eConsent Terms and Conditions. I understand that it is my responsibility to ensure that any devices I use in the future to access and retain the documents meet these requirements.

- My hardware and software meets the minimum technical requirements and I am able to access, download, and retain the electronic documents. I have provided a valid email address subject to these Terms and Conditions.
- I have read, understand, and agree to these Terms and Conditions.