



NMLS: 405641

## E-Sign Disclosure and Consent

### Consent and Authorization for Electronic Communications

This First Central Savings Bank E-Sign Disclosure ("Disclosure") applies to the mortgage loan that you have requested. The words "we," "us," and "our" mean First Central Savings Bank. The words "you" and "your" mean you, the individual(s) who have applied for the loan.

As used in this Disclosure, "Communication" means any authorization, agreement, disclosure, notice, or other information related to your Account, including but not limited to information that we are required by law to provide to you in writing.

#### **YOUR CONSENT**

By giving your consent with respect to the loan, you agree that we may provide you with any Communications relating to that Account in electronic format, and that we may discontinue sending paper communications to you, unless and until you withdraw your consent as described below. Your consent to receive electronic Communications and transactions includes, but is not limited to:

- Initial disclosures or agreements for your loan
- Notices or disclosures about a change in the terms of your loan
- Appraisals

#### **METHOD OF PROVIDING COMMUNICATIONS TO YOU IN ELECTRONIC FORM**

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.

#### **WITHDRAWAL OF CONSENT**

You may withdraw your consent to receive Communications in electronic form at any time by calling our Mortgage Department at 516-609-3500. If you withdraw your consent, we will begin sending you Communications in paper format. We may treat your provision of an invalid e-mail address or the subsequent malfunction of a previously valid address as a withdrawal of your consent to receive electronic Communications. We will not impose any fee to process the withdrawal of your consent. Withdrawal of your consent to receive electronic Communications will be effective only after we have a reasonable period to process your withdrawal.

#### **HOW TO UPDATE YOUR RECORDS**

It is your responsibility to provide us with true, accurate and complete e-mail address, contact, and other information related to this Disclosure Account(s), and to maintain and update promptly any changes in this information. You can update such information (such as your e-mail address) by contacting the Mortgage Department.

#### **REQUESTING PAPER COPIES**

We will not send you a paper copy of any Communication from us, unless you request it or we otherwise deem it appropriate to do so. If you need a paper copy of an electronic Communication, you may choose to print it yourself or request that we mail you a paper copy. To request a paper copy, contact our Mortgage Department by telephone at 516-609-3500, by mail at 70 Glen Street, Glen Cove, NY 11542 or by e-mail at [lending@myfcsb.com](mailto:lending@myfcsb.com). We may charge you a reasonable service fee for the delivery of paper copies of any Communication provided to you electronically pursuant to your authorization. We reserve the right, but assume no obligation, to provide a paper (instead of electronic) copy of any Communication that you have authorized us to provide electronically.

#### **STARTING UP ELECTRONIC COMMUNICATIONS AGAIN AFTER YOUR WITHDRAWAL OF CONSENT**

If you want to receive electronic Communications again after you have withdrawn your consent for receiving Communications in electronic form, you must complete the consent process again and reconfirm your ability to access the electronic Communications.

# FIRST CENTRAL SAVINGS BANK

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## COMMUNICATIONS IN WRITING

All Communications in either electronic or paper format from us to you will be considered "in writing". You should print or download your records a copy of your Early Disclosures, this Disclosure, and your initial authorization to receive e-mail disclosures, any changes to that authorization, and any other Communication that is important to you.

## HARDWARE AND SOFTWARE REQUIREMENTS

Below are the hardware and software requirements for access to and retention of the Communications being provided to you electronically:

- E-mail Address;
- Internet browser Internet Explorer;
- Adobe Acrobat Reader 8.0 or higher;
- An e-mail account with Internet service provider and e-mail software in order to participate in our electronic Communications programs;
- A personal computer, operating system and telecommunications connections to the Internet capable of receiving, accessing, displaying, and either printing or storing, communications received in electronic form from us via a plain text-formatted e-mail.

## FEDERAL LAW

You acknowledge and agree that your consent to electronic Communications is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act, and that you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

## TERMINATION/CHANGES

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

## CONSENT

**By selecting "yes, I have read and accept the above agreement,"** you hereby give your affirmative consent to provide electronic communications to you as described herein. You further agree that your computer satisfies the hardware and software requirements specified above, that you have demonstrated the ability to receive, retain, and view electronic documents on your Access Device, and that you have an active and valid email address.

The E-sign Disclosure and Consent replaces any previous E-sign Disclosure and Consent.

**Yes, I have read and accept the above agreement.**

Borrower Signature: \_\_\_\_\_

DATE: \_\_\_\_\_

Print Name: \_\_\_\_\_

Borrower Signature: \_\_\_\_\_

DATE: \_\_\_\_\_

Print Name: \_\_\_\_\_

**IMPORTANT: PLEASE PRINT AND RETAIN THIS CONSENT AND AUTHORIZATION**