

# ELECTRONIC DISCLOSURE DELIVERY AUTHORIZATION

**Borrower:**

Name:

Street Address:

City, State, Zip:

**Lender:**

**Carrollton Bank**

315 Sixth Street

Carrollton, IL 62016

(217) 942-5408

## AGREEMENT TO RECEIVE DISCLOSURES ELECTRONICALLY

Before we may provide disclosures in an electronic format, we must obtain your consent. This agreement is only for the **receipt** of disclosures, **not for the content** of disclosures themselves. Carefully review the agreement and provide your e-mail(s) below that you wish to receive documents.

## YOUR CONSENT TO DO BUSINESS ELECTRONICALLY

The loan for which you are applying involves various disclosures, records, and documents ("Loan Documents"), including this Agreement. The purpose of this Agreement is to obtain Your consent to receive certain Loan Documents from Us in electronic form rather than in paper form. With Your consent, You will also be able to sign and authorize these Loan Documents electronically, rather than on paper. Before We can engage in this transaction electronically, it is important that You understand Your rights and responsibilities. Please read the following and affirm Your consent to conduct business with Us electronically. For purposes of this Agreement, "Loan Documents" means the Loan Documents related to this transaction that are provided electronically, "You" and "Your" mean the borrower(s) under the applicable loan to which such Loan Documents apply, and "We", "Our" and "Us" mean the Lender, Carrollton Bank with whom You are transacting business for such loan(s).

## SYSTEM REQUIREMENTS

In order to receive Loan Documents electronically, You must have a computer with Internet access and an Internet email account and address; an Internet browser using 128-bit encryption or higher, Adobe Acrobat 7.0 or higher, SSL encryption and access to a printer or the ability to download information in order to keep copies of Your Loan Documents for Your records. If the software or hardware requirements change in the future, and You are unable to continue receiving Loan Documents electronically, paper copies of such Loan Documents will be mailed to You once You notify Us that You are no longer able to access the Loan Documents electronically because of the changed requirements. We will use commercially reasonable efforts to notify You before such requirements change. If You choose to withdraw Your consent upon notification of the change, You will be able to do so without penalty.

## HOW WE CAN REACH YOU

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 the address and/or phone number shown above.

We will not assume liability for non-receipt of notification of the availability of Loan Documents electronically in the event Your email address on file is invalid; Your email or Internet service provider filters the notification as "spam" or "junk mail"; there is a malfunction in Your computer, browser, Internet service and/or software; or for other reasons beyond Our control.

Please sign and date at the bottom of the page to consent to do business electronically and to view Loan Documents electronically.

E-mail \_\_\_\_\_  
Address: \_\_\_\_\_

E-mail \_\_\_\_\_  
Address: \_\_\_\_\_

\_\_\_\_\_  
Date

**BORROWER:**

X \_\_\_\_\_