

Consent to Contact You By Telephone, Text and Email

Financial Institution

"We" means Financial Institution, agents and assignees. "You" means the Consumer.

We thank you for your business. We want to provide you with the best possible service in our ongoing business relationship for any and all accounts and services ("Your Account") in your name solely, jointly or as a representative of others. This consent updates any previous Consent and further supersedes previous revocations of consent, if any, by you.

To accomplish this, we may need to contact you from time to time by telephone, text messaging, or email about Your Account. However, we first obtain your consent to contact you about Your Account in compliance with applicable consumer protection provisions in the federal Telephone Consumer Protection Act of 1991 (TCPA), CAN-SPAM Act and the associated federal regulations and orders issued by the Federal Communications Commission (FCC).

- ◆ Your consent is limited to Your Account.
- ◆ Your consent is voluntary; and any purchase of products or services from us is not conditioned on your consent.

With the above understandings and by signing and opting-in below, you authorize us to contact you regarding Your Account throughout its existence using any telephone numbers or email addresses that:

- ◆ You have previously provided to us by virtue of an existing business relationship;
- ◆ You have provided above; and
- ◆ You may subsequently provide to us.

This consent is regardless of whether the number we use to contact you is assigned to a landline, a paging service, a cellular wireless service, a specialized mobile radio service, other radio common carrier service or any other service for which you may be charged for the call. You further authorize us to contact you through the use of voice, voice mail and text messaging, including the use of pre-recorded or artificial voice messages and an automated dialing device.

You may change or remove any of the telephone numbers or email addresses at any time using any reasonable means to notify us. We thank you again for your business and this opportunity to serve you. You agree to be opted-in for TCPA by acknowledging this form in the Online Account Opening process. If you would like to change your TCPA selection, please contact 1-800-669-2517.