



Consent to Electronic Signatures and Communication

This Consent to Electronic Signatures and Communication (“E-sign Agreement”) applies to each account Customer has with Bank that Customer has selected to receive e-statements for, and/or to any and all accounts, including loan accounts, for which Customer executes documentation using an electronic signature (“Accounts”).

Bank means United Bank, a Georgia banking corporation. Customer means the individual(s) or entity identified on the Account(s). As used in this E-Sign Agreement, “Communication” means any Account periodic statement, or associated authorization, agreement, disclosure, notice or other information related to the Account, notice or other information related to the Account’s periodic statement, and any communication from Bank regarding Customer’s Account, including but not limited to information that we are required by law to provide Customer in writing, loan statements, and documents relative to the Account type. Electronic Signature means the use of electronic means to reflect and/or affix a signature, including but not limited to an electronic image of a signature and/or entry of characters in a signature block using electronic means.

Electronic Signature Agreement

By typing Customer’s name in the signature block and by using electronic means to complete an application, enrollment, process, document execution, and/or transaction, Customer acknowledges and agrees to the terms to this E-sign Agreement, and that Customer’s 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 Customer and Bank both intend that the Act apply to the fullest extent possible to validate Bank’s ability to conduct business with Customer by electronic means.

Failure by Customer to type a complete name in the signature block and/or affix a legible signature will not invalidate this E-sign Agreement and/or the documents Customer executed using an Electronic Signature. Electronic Signature by the Customer is an original signature and may be introduced as evidence in any legal proceeding. Customer acknowledges and agrees that United Bank stores documents electronically and that copies of electronically stored documents may be introduced as evidence in any legal proceeding.

Scope of Communications to be Provided in Electronic Form

Bank may provide Customer with any Communications in electronic format, and Bank will discontinue sending paper Communications to Customer, unless and until Customer withdraws consent as described below. Customer’s consent to receive electronic communications and transactions includes, but is not limited to (1) all legal and regulatory disclosures and communications associated with Customer’s Account(s); (2) periodic disclosures or billing statements for Customer’s Account(s); (3) notices or disclosure about a change in the terms of Customer’s Account or associated payment feature(s); and (4) privacy policies and notices.

Methods of Delivery

Bank may deliver Communications to Customer by any delivery method, including making the information available to Customer on Bank’s website or through Online Banking; sending the information to an email address Customer has provided Bank, or a wireless device Customer has designated; or any other electronic means Bank and Customer have mutually agreed upon, to the extent permissible by law. Delivery of electronic Communications by any of these methods will be considered “in writing” and Customer agrees that the electronic Communications have the same legal effect as written paper Communications.



Revocation of Electronic Delivery

Customer's consent to this E-sign Agreement is voluntary and Customer may withdraw consent at any time by visiting any Bank branch or by calling Bank at **(770)567-7211 or (800)658-0899 from 7:00 am to 8:00 pm, 7 days a week**. At Bank's option, Bank may treat an invalid e-mail address provided by Customer, or the subsequent malfunction of a previously valid e-mail address, as a withdrawal of Customer's consent to receive electronic Communications.

Termination of electronic delivery may cause the Customer to be charged a fee for paper communications, if permitted by law; please see Bank's current Fee Schedule. Bank reserves the right to request Customer's withdrawal in writing. Customer's withdrawal of consent will become effective after Bank has had a reasonable opportunity to act upon it.

Right to Paper Copies

To obtain paper copies of electronic Communications, Customer may print them from Customer's computer, or contact Bank at **(770)567-7211 or (800)658-0899**. If Bank provides paper copies of some documents, then Customer may be subject to fees if fees are permitted by law; please see Bank's current Fee Schedule. To request a copy of the Bank's current Fee Schedule please visit a branch office or contact Bank at the number above.

Hardware, Software and Operating System Requirements

To receive electronic Communications, Customer must have access to or maintain (at Customer's own expense) a computer with the ability to open and view PDF files using Adobe Acrobat Reader®. At a minimum, Customer's hardware and software must meet the following requirements:

- A computer with an Internet connection.
- One of the following operating systems and web browsers:
 - Microsoft Windows 10 using Microsoft Edge, Internet Explorer 11, Firefox, or Chrome
 - Microsoft Windows 8 using Internet Explorer 11 or later, Firefox, or Chrome
 - Mac OS X v10.9 or later using Safari 7 or later, Firefox, or Chrome
- Sufficient storage space to save electronic communications.
- Software required to view a signed document:
 1. Adobe Reader 9.0 or later for documents secured with up to AES 128-bit encryption OR
 2. Adobe Reader 10 or later for documents secured with AES 256-bit encryptionMore information can be found at <https://helpx.adobe.com/sign/system-requirements.html>

If the form of electronic Communications changes so as to require different hardware, additional software, upgrades, plug-ins or additional security features in the hardware or software system used by you ("System or Hardware Enhancement"), Bank will notify Customer, and Customer may either terminate the E-sign Agreement or upgrade Customer's hardware or software system to conform to the required System or Hardware Enhancement. If the Bank determines that the need for a System or Hardware Enhancement creates a material risk that Customer may not be able to access or retain a subsequent Electronic Record, the Bank will notify Customer and allow Customer to either: (i) withdraw consent to, or (ii) re-confirm consent to receive electronic Communications in a manner which reasonably demonstrates that Customer has upgraded its hardware or software system to conform to the required System or Hardware Enhancement. If Customer chooses to withdraw consent, or Customer fails to re-confirm consent, the Bank will terminate the E-sign Agreement. Termination of this E-sign Agreement may cause the Customer to be charged a fee for paper communications, if permitted by law; please see Bank's current Fee Schedule.



Enrollment in Electronic Services

Customer's consent to the terms of this E-sign Agreement does not require Bank to enroll Customer in electronic services. Customer should contact Bank to enroll in electronic services.

Changes to Customer's Contact Information

Customer has a duty to keep the Bank informed of any change in Customer's electronic or mailing address. Customer may contact the Bank at the mailing address, email address, or telephone number provided below regarding any such changes.

Mail: United Bank, P.O Box 1337, Zebulon, GA 30295

Email: callcenter@unitedbank.net

Phone: (800) 658-0899

Termination/Changes

The Bank reserves the right, in Bank's sole discretion, to discontinue the provision of electronic Communications to Customer, or to terminate or change the terms or conditions on which Bank provides electronic Communications, including any applicable discount for receiving e-Statements. Bank will provide Customer with notice of any such termination or change as required by law.

Consent

By typing Customer's name in the signature block and by using electronic means to complete an application, enrollment, process, document execution, and/or transaction, Customer (a) acknowledges and agrees to the terms to this E-sign Agreement, (b) accepts and agrees to the terms of the United Bank Deposit Account Agreement and Disclosure, if applicable (c) accepts and agrees to the terms of any and all documents executed using an Electronic Signature, (d) confirms that Customer's computer hardware and software satisfy the requirements described in this E-sign Agreement, and (e) authorizes and consents to electronic signatures and to the delivery of electronic Communications for Customer's Account(s).

It is recommended that Customer prints or saves a copy of this E-sign Agreement for future reference.