

E-Sign Disclosure and Consent

The following disclosure is required by the Federal Electronic Signatures in Global and National Commerce Act (E-Sign). These disclosures are required to open your account electronically and request to receive agreements, disclosures, notices, account statements or other information related to your account in an electronic format. By clicking the applicable box included in this application, you consent that:

- You can access and read this E-Sign disclosure exclusively through electronic means;
- You can print on paper the disclosure or save or send this disclosure to a place where it may be printed for future reference and access; and
- Until or unless I notify Colorado Federal Savings Bank as described in the E-Sign Disclosure, I consent to receive agreements, disclosures, notices, account statements, or other information related to my account in an electronic format.

Electronic Delivery of Disclosures and Notices

By consenting to this disclosure, you are agreeing to receive the following materials and information about your account in electronic form rather than in paper form. Your consent to receive electronic account materials includes, but is not limited to:

- Initial disclosures and agreements for your account
- Periodic disclosures and monthly statements or related notices of its availability;
- Notices or disclosures about changes in the terms or fees for your account;
- Privacy policies and notices;
- Transaction notices and confirmation statements.

Disclosures and notices will be made available to you on the coloradofederalbank.com online banking web site or by sending you an e-mail at the address you designate. For certain federally mandated disclosures or revised disclosures that are made available only through the Online Banking web site, you will be sent a notice to your e-mail address when the disclosures are posted to the web site. The notice will provide the address of the internet web site or other location where the disclosure or revised disclosure has been made available. Disclosures, notices and monthly account statements will be made available on the Online Banking website for at least 90 days after you are notified.

It is your responsibility to provide us with an accurate and complete e-mail address, contact and other information related to this disclosure and your account, and to maintain and promptly update any changes in this information. You may update such information by sending an email to depositsupport@coloradofederalbank.com or by contacting 877-484-2372 between the hours of 9:00a.m. to 5:00p.m. Mountain Time on any business day.

System Requirements to Access Information

To receive an electronic copy of the disclosures, notices, terms and conditions, monthly account statements and other documents about your account, you must have the following equipment and software:

- A personal computer or other device which is capable of accessing the internet. Your access to this page verifies that your system/device meets this requirement.
- An internet web browser that is capable of supporting 128-bit SSL encrypted communications, such as Microsoft Internet Explorer version 6.0 or above. Your access to this page verifies that your browser and encryption software/device meet this requirement.
- You must have software which permits you to receive and access Portable Document Format or "PDF" files, such as Adobe Acrobat Reader version 7.0 or higher. To verify that your system/device has the necessary software to permit you to receive and access PDF files, click on this E-Sign link to obtain this disclosure in a PDF file format.



- To retain a copy of electronic account information, your device must have the ability to print, download, and store PDF files.
- Sufficient electronic storage capacity on your computer's hard drive or other data storage unit.
- A valid email address

You will be notified if there are any significant changes in system requirements.

Paper Delivery of Disclosures and Notices

You have the right to receive paper copies of disclosures, notices, terms and conditions, and other account documents. To receive a paper copy at no charge, please, request it in one of the following ways:

- Send an e-mail message with your name and mailing address to depositsupport@coloradofederalbank.com
- Call 877-484-2372 between the hours of 9:00a.m. to 5:00p.m. Mountain Time on any business day.
- Send a letter to:
 - Colorado Federal Savings Bank - Central Operations Department
 - 8400 E. Prentice Avenue, Suite 840
 - Greenwood Village, Colorado 80111
 - depositsupport@coloradofederalbank.com

Be sure to state that you are requesting a copy of the disclosure, notice, etc.

Withdrawal of Electronic Acceptance of Disclosures and Notices

You may also contact us in any of the ways described in the preceding paragraph to withdraw your consent to receive monthly account statements and future disclosures, notices, terms and conditions and other account documents electronically. If you withdraw your consent, we may close your account as we do not offer paper statement services.

Fees for Electronic Disclosures and Notices

There is currently no charge for electronic delivery of your disclosures. We reserve the right to impose or change fees for electronic delivery and charge your deposit account for these fees at any time after providing such notice to you as may be required by law or regulation.

Effective 03/14/2019