

# Confirmation Code: 1010

## ELECTRONIC COMMUNICATIONS AGREEMENT

From time to time, Montecito Bank & Trust (we, us or the Bank) may be required by law to provide to you certain written notices or disclosures. Described below are the terms and conditions for providing to you such notices and disclosures electronically within the MB&T Online Application. Please read the information below carefully and thoroughly, and if you can access this information electronically to your satisfaction and agree to this Electronic Communications Agreement (Agreement), please confirm your agreement by entering the Confirmation Code above on the Terms, Conditions, and Disclosures page of the Online Application.

### Getting paper copies

At any time, you may request from us a paper copy of any record provided or made available electronically to you by us. You will have the ability to download and print documents we provide in the Online Application before submitting your application, and links will be emailed to you immediately following the submission of your application. After such time, if you wish for us to send you paper copies of any such documents from our office to you, you may request delivery of such paper copies from us by following the procedure described below. You will not be charged a fee for requesting paper copies of documents.

### Withdrawing your consent

If you decide to receive notices and disclosures from us electronically, you may at any time change your mind and tell us that thereafter you want to receive required notices and disclosures only in paper format. How you must inform us of your decision to receive future notices and disclosure in paper format and withdraw your consent to receive notices and disclosures electronically is described below.

### Consequences of changing your mind

If you elect to receive required notices and disclosures only in paper format, it will slow the speed at which we can complete certain steps in transactions with you and delivering services to you because we will need first to send the required notices or disclosures to you in paper format, and then wait until we receive back from you your acknowledgment of your receipt of such paper notices or disclosures or wait a period of time as required by law or regulation. Further, you will no longer be able to use the DocuSign system to receive required notices and consents electronically from us or to sign electronically documents from us.

### All notices and disclosures will be sent to you electronically

Unless you tell us otherwise in accordance with the procedures described herein, we will provide electronically to you through the Online Application or through the DocuSign system all required notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to you during the course of this transaction. To reduce the chance of you inadvertently not receiving any notice or disclosure, we prefer to provide all of the required notices and disclosures to you by the same method and to the same address that you have given us. Thus, you can receive all the disclosures and notices electronically or in paper format through the paper mail delivery system. If you do not agree with this process, please let us know as described below.

## **How to contact Montecito Bank & Trust:**

You may contact us to let us know of changes as to how we may contact you electronically, to request paper copies of certain information from us, and to withdraw your prior consent to receive notices and disclosures electronically as follows:

To advise Montecito Bank & Trust of your new email address or to request paper copies of documents:

To let us know of a change in your email address where we should send documents, notices, and disclosures electronically to you or to request delivery from us of paper copies of the documents, notices, and disclosures previously provided by us to you electronically, you may contact us using any of the following options:

- By telephone at 800-348-0146;
- By email at [online@montecito.bank](mailto:online@montecito.bank); or
- In writing by U.S. Mail at: Montecito Bank & Trust, P.O. Box 2460, Santa Barbara, CA 93120.

## **To withdraw your consent with Montecito Bank & Trust**

To inform us that you no longer wish to receive future documents, notices and disclosures in electronic format you may:

1. decline to sign a document from within your signing session, and on the subsequent page, select the check-box indicating you wish to withdraw your consent, or you may;
2. contact us using any of the following options:
  - By telephone at 800-348-0146;
  - By email at [online@montecito.bank](mailto:online@montecito.bank); or
  - In writing by U.S. Mail at: Montecito Bank & Trust, P.O. Box 2460, Santa Barbara, CA 93120.

## **Required hardware and software**

You must have a valid email address and the ability to view PDF documents in a web browser. The minimum system requirements for using the DocuSign system may change over time. The current system requirements are found here: <https://support.docusign.com/guides/signer-guide-signing-system-requirements>.

## **Acknowledging your access and consent to receive and sign documents electronically**

To confirm to us that you can access this information electronically, which will be similar to other electronic notices and disclosures that we will provide to you, please confirm that you have read this Agreement, and (i) that you are able to print on paper or electronically save this Agreement for your future reference and access; or (ii) that you are able to receive the email with the link to this Agreement to the primary email address provided in the application where you will be able to print on paper or save it for your future reference and access. Further, if you consent to receiving notices and disclosures exclusively in electronic format as described herein, then enter the Confirmation Code in the field provided in the Online Application.

By entering the Confirmation Code in the field provided in the Online Application, you confirm that:

- You can access and read this Agreement; and
- You can print on paper this Agreement, or save or send this Agreement to a location where you can print it, for future reference and access; and
- Until or unless you notify the Bank as described above, you consent to receive exclusively through electronic means all notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to you by the Bank during this transaction.