



Electronic Disclosure and Consent Agreement

Please read this Federal Electronic Signatures in Global and National Commerce Act ("ESign") Disclosure and Consent carefully and keep a copy for your records.

By acknowledging and agreeing to this Electronic Disclosure and Consent Agreement, you consent to the electronic delivery of disclosures, agreements, and any other documents (collectively referred to as "documents") related to the account(s) you are applying for. You also agree that we do not need to provide you with additional paper (non-electronic) copies of the documents, unless specifically requested. Once you consent to the electronic disclosures, your request for paper copies may result in a fee. Please contact us for more information about the fee.

Electronic Delivery of Disclosures and Notices

In order to use the Online Account Application and to receive, access and retain the documents electronically, you must provide, at your own expense, an Internet connected device that is compatible with the Triad Bank, N.A. Online Account Application deployed at the time of access. Your device must meet the minimum requirements outlined below. You also confirm that your device will meet these specifications and requirements and will permit you to access and retain the documents received electronically each time you access and use online products.

You may retain a copy of the disclosures by printing them or by saving them to a file on your personal computer.

If you do not want to receive documents electronically, you should exit this area of our website. If you do not consent to receiving these documents electronically, you will not be able to apply for your loan via our website.

System Requirements to Access Information

To receive documents electronically, 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.

A current version of software that is currently being supported by its publisher, such as Microsoft Internet Explorer or Google Chrome. It is recommended to always use the most recent version of your web browser.

You must have software which permits you to receive and access Portable Document Format or "PDF" files, such as Adobe Acrobat Reader. It is recommended to always use the most current software version.

Withdrawal of Consent to Receive Electronic Documents

You may withdraw your consent to receive documents electronically and request paper documents (a fee may apply) at any time by contacting us via email at loans@triadbank.com or by telephone at (918) 254-1444 or by postal mail at P.O. Box 35567, Tulsa, OK 74153-0567. We may treat your provision of an invalid email address or the subsequent malfunction of a previously valid address or cancellation of participation in our online banking product as a withdrawal of your consent to receive electronic documents. Any withdrawal of your consent to receive electronic documents will be effective only after we have a reasonable period of time to process your withdrawal.

How to Update Your Records

It is your responsibility to provide us with a true, accurate and complete email address, contact, and other information related to this Electronic Disclosure and Consent Agreement and your account(s), and to maintain and update promptly any changes in this information. You can update information such as your email address through your online banking access or by telephone at (918) 254-1444 or by postal mail at P.O. Box 35567, Tulsa, OK 74153-0567. To ensure the security of your account(s), any changes to a mailing address may require written authorization from you, by completing the Address Change Form which can be obtained by contacting Triad Bank, N.A. and mailing the completed Address Change Form to the address above or bringing it to one of our Banking Centers.

Termination/Changes

We reserve the right, in our sole discretion, to discontinue the provision of your documents electronically or to change the terms and conditions on which we provide documents electronically.

Acknowledgements and Agreements:

By clicking the button acknowledging and agreeing to the Electronic Disclosure and Consent Agreement, and submitting the application, the Loan Applicant represents that requirements set forth in this Agreement have been met and agrees to receive documents electronically.