E-STATEMENTS ENROLLMENT FORM

To enroll in Bank of Nevada's e-Statement service, please complete and return this form to your branch or fax to (602) 850-7379 or scan and email to e-Statements@bankofnevada.com. After you submit your request for e-Statements enrollment, you will receive an e-mail within two business days to verify your e-mail address and confirm your request to start e-Statement service. You must reply to this e-mail in order to complete your enrollment.

GENERAL INFORMATION: *(You must be an authorized signer on the accounts you wish to enroll in e-Statements.)*		
Authorized Signer First Name:	**Authorized Signer Last Name:**	**Contact Phone Number:**
Email Address (this is where your e-Statement notifications will be sent)		
PRIMARY EMAIL ADDRESS:	**6. Email Address:**	
2. Email Address:	**7. Email Address:**	
3. Email Address:	**8. Email Address:**	
4. Email Address:	**9. Email Address:**	
5. Email Address:	**10. Email Address:**	

I would like to enroll the following Account Numbers in e-Statements and turn off paper statements for the following accounts. *(Please note requests for e-Statements will only be accepted from authorized signers. In addition, e-Statements accounts must be enrolled in Online Banking - please contact your branch or relationship manager for information or visit a branch that is convenient for you. Certificates of deposit and loan statements are not available for e-Statement service at this time.)*

Account Number	**Account Name**	**Account Type:** ☐ **Checking** ☐ **Savings** ☐ **Money Market**	**Is this account on Online Banking?** ☐ **Yes** ☐ **No**
Account Number	**Account Name**	**Account Type:** ☐ **Checking** ☐ **Savings** ☐ **Money Market**	**Is this account on Online Banking?** ☐ **Yes** ☐ **No**
Account Number	**Account Name**	**Account Type:** ☐ **Checking** ☐ **Savings** ☐ **Money Market**	**Is this account on Online Banking?** ☐ **Yes** ☐ **No**
Account Number	**Account Name**	**Account Type:** ☐ **Checking** ☐ **Savings** ☐ **Money Market**	**Is this account on Online Banking?** ☐ **Yes** ☐ **No**
Account Number	**Account Name**	**Account Type:** ☐ **Checking** ☐ **Savings** ☐ **Money Market**	**Is this account on Online Banking?** ☐ **Yes** ☐ **No**
Account Number	**Account Name**	**Account Type:** ☐ **Checking** ☐ **Savings** ☐ **Money Market**	**Is this account on Online Banking?** ☐ **Yes** ☐ **No**
Account Number	**Account Name**	**Account Type:** ☐ **Checking** ☐ **Savings** ☐ **Money Market**	**Is this account on Online Banking?** ☐ **Yes** ☐ **No**
Account Number	**Account Name**	**Account Type:** ☐ **Checking** ☐ **Savings** ☐ **Money Market**	**Is this account on Online Banking?** ☐ **Yes** ☐ **No**
Account Number	**Account Name**	**Account Type:** ☐ **Checking** ☐ **Savings** ☐ **Money Market**	**Is this account on Online Banking?** ☐ **Yes** ☐ **No**
Account Number	**Account Name**	**Account Type:** ☐ **Checking** ☐ **Savings** ☐ **Money Market**	**Is this account on Online Banking?** ☐ **Yes** ☐ **No**

E-STATEMENTS ENROLLMENT FORM

By signing below, I understand and authorize that:

- I have read the following e-Sign Disclosure and e-Statements Terms and Conditions.
- I am an account signer authorized to perform this account format change.
- I will no longer receive a paper statement or a paper disclosure for the account(s) listed above.
- I can view my statements through Bank of Nevada's Internet Banking.
- After submitting my enrollment for e-Statements, I will receive an e-mail message to verify my e-mail address and confirm my request to start e-Statement service for the accounts I've indicated. I must reply to the e-mail message in order to complete the enrollment process.
- After successfully completing this process, I will receive an e-mail message notifying me when my newest statement is available to view online. To view my statement, I must login to my online banking system.

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Account Signer Signature Print Name Title Date

Please sign and return completed form to your branch, fax to (602) 850-7379, or scan and email to e-Statements@bankofnevada.com.

BANK USE ONLY	
VERIFIED BY:	
PRINTED NAME:	
EXTENSION:	
ONLINE BANKING SYSTEM:	☐ e-Com ☐ e-Corp ☐ Netline ☐ Corporate Online

E-Sign Disclosure

This Bank of Nevada Online Statement E-Sign Disclosure **("Disclosure")** applies to all Communications for those products, services, and Accounts offered or accessible through Online Service that are not otherwise governed by the terms and conditions of an electronic disclosure and consent. Please note that consenting to receive Communications under this disclosure will not automatically enroll you in paperless statements.

The words "**we," "us," and "our**" means the Bank of Nevada and the words "**you" and "your"** means you, the individual(s) who is identified on the Account as the owner or authorized signer as the Account holder on the Account(s). As used in this Disclosure, "**Communication**" means any customer agreements or amendments thereto, periodic statement, authorization, disclosure, notice, or other information related to your Account, including but not limited to information that we are required by law to provide to you in writing.

1. **Scope of Communications to Be Provided in Electronic Form.** When you select "Online Only" with respect to an Account, You agree that we may provide you with any Communications relating to that Account in electronic format, and that we may discontinue sending paper Communications to you, unless and until you withdraw your consent as described below. Your consent to receive electronic Communications and transactions includes, but is not limited to:

    - All legal and regulatory Communications associated with the Account or the product or service available through Online Service for your Account.
    - Notices or disclosures about a change in the terms of your Account or associated payment feature and responses to claims
    - Privacy policies and notices
    - Monthly (or other periodic) billing or account statements for your Account(s) or such other Communications we may include from time to time as part of the enrollment in the Paperless Statement program.

2. **Method of Providing Communications to You in Electronic Form**: All Communications that we provide to you in electronic form will be provided either (1) via e-mail at the e-mail address you specify on this disclosure, (2) by access to a web site that we will designate in an e-mail notice we send to you at the time the information is available, or (3) to the extent permissible by law, by access to a web site that will generally be designated in advance for such purpose, or (4) by requesting you download a PDF file containing the Communication.

3. **How to Withdraw Consent:** You may withdraw your consent to receive Communications in electronic form for any of your Accounts by contacting us at 888-880-0307. We may treat your provision of an invalid email address or the subsequent malfunction of a previously valid address as a withdrawal of your consent to receive electronic Communications. We will not impose any fee to process the withdrawal of your consent to receive electronic Communications. Any withdrawal of your consent to receive electronic Communications will be effective only after we have a reasonable period of time to process your withdrawal.

4. **How to Update Your Records:** It is your responsibility to provide us with true, accurate and complete e-mail address, contact, and other information related to this Disclosure and your Account(s), and to maintain and update promptly any changes in this information. You can update such information (such as your e-mail address) by contacting us at 888-880-0307.

5. **Hardware and Software Requirements:** In order to access, view, and retain electronic Communications that we make available to you,

- an internet browser that supports 128 bit encryption;
- sufficient electronic storage capacity on your computer's hard drive or other storage unit;
- an e-mail account with an internet service provider and e-mail software in order to participate in our electronic Communications programs;
- a personal computer that meets the following hardware and software requirements:
    - 300 MHz Pentium CPU or better
    - 128 MB of RAM or better
    - Windows 98 or higher
    - IE 5.5 or higher (with 128 bit encryption)
    - Internet connection (if modem, at least 56K)
    - Browser Settings:
        - Cookies enabled
        - JavaScript enabled
        - Microsoft Java Virtual Machine enabled
    - 800 x 600 resolution
    - Adobe Acrobat Reader 5.0 or higher (for Help files and viewing documents in PDF format)
    - Printer (if you wish to print documents)
    - WinZip 7.0 or higher (if you wish to download documents)

6. **Requesting Paper Copies:** We will not send you a paper copy of any Communication from us, unless you request it or we otherwise deem it appropriate to do so. You can obtain a paper copy of an electronic Communication by printing it yourself or by requesting that we mail you a paper copy, provided that such request is made no later than seven years after we first provided the electronic Communication to you. To request a paper copy, contact us by telephone at 888-880-0307. We may charge you a reasonable service charge for the delivery of paper copies of any Communication provided to you electronically pursuant to your authorization. We reserve the right, but assume no obligation, to provide a paper (instead of electronic) copy of any Communication that you have authorized us to provide electronically.

7. **Communications in Writing**: All Communications in either electronic or paper format from us to you will be considered "in writing." You should print or download for your records a copy of your Bank of Nevada Online Statements, this Disclosure, your initial authorization to receive Bank of Nevada Online Statements and any changes to that authorization, and any other Communication that is important to you.

8. **Federal Law:** You acknowledge and agree that your 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 you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

9. **Termination/Changes**. We reserve the right, in our sole discretion, to discontinue the provision of your electronic Communications, or to terminate or change the terms and conditions on which we provide electronic Communications. We will provide you with notice of any such termination or change as required by law.

e-Statements Terms and Conditions

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PLEASE READ THESE TERMS AND CONDITIONS CAREFULLY. BY ACCESSING THIS WEBSITE, YOU ACKNOWLEDGE YOU AGREE TO BE BOUND TO THE FOLLOWING CONDITIONS OF USE WITHOUT LIMITATION OR QUALIFICATION. PLEASE READ THESE CONDITIONS CAREFULLY BEFORE USING THIS WEBSITE. IF YOU DO NOT AGREE WITH EACH TERM OF USE SPECIFIED HEREIN, YOU ARE NOT GRANTED PERMISSION TO USE THIS WEBSITE AND MUST EXIT THIS SITE IMMEDIATELY. THESE TERMS AND CONDITIONS MAY BE REVISED AT ANY TIME BY UPDATING THIS POSTING. YOU ARE BOUND BY ANY SUCH REVISIONS AND SHOULD THEREFORE PERIODICALLY VISIT THIS PAGE TO REVIEW THE THEN CURRENT TERMS AND CONDITIONS TO WHICH YOU ARE BOUND.

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- Hardware failure, failures of computers, servers, networks, telecommunication lines and connections, and other electronic and mechanical equipment;
- Software failure, including bugs, viruses, errors, configuration problems, incompatibility of systems, utilities or applications, the operations of firewalls or screening programs, unreadable codes, or irregularities within particular documents;
- Overload of system capacities;
- Damage caused by severe weather, earthquakes, wars, insurrection, riots, accident, fire, water damage, explosion, mechanical breakdown or natural disasters;
- Interruption of power supplies;
- Strike or stoppage of labor;
- Governmental or regulatory restrictions, or other human intervention;
- Any other cause whatsoever beyond the control of Bank of Nevada.

MINORS

No "minor," as determined by the applicable jurisdiction’s insurance or other laws, may use this Website. Bank of Nevada does not knowingly solicit business or gather information from minors and request that any minor have their parent or a responsible adult contact us. If you are a minor, please leave this site immediately.

LINKS TO OTHER SITES

This website may be linked to other websites which are not maintained by Bank of Nevada. Links to non-Bank of Nevada Websites are provided solely as pointers to information on topics that may be useful to the Website and Bank of Nevada has no control over content on such non-Bank of Nevada Websites. If you choose to link to a Website not controlled by Bank of Nevada, Bank of Nevada makes no warranties, either expressed or implied, concerning the content of such site, including the accuracy, completeness, reliability, suitability thereof for any particular purpose, nor does Bank of Nevada warrant that such site or content is free from any claims of copyright, trademark or other infringement of the rights of third parties or that such site or content is devoid or viruses or other contamination. Links to non-Bank of Nevada do not imply any endorsement of or responsibility for the opinions, ideas, products, information, or services offered at such sites or any representation regarding the content at such sites

PROCESSING AN ELECTRONIC ACCOUNT APPLICATION

The applicant acknowledges that Bank of Nevada shall, among other things, attempt in good faith to:

(a) obtain the applicant's consent to conduct an electronic account application using "Electronic Records" and "Electronic Signatures", as those terms are defined in the federal Electronic Signatures in Global and National Commerce Act ("E-SIGN");

(b) obtain the consent of all other parties participating in or acknowledgment of other parties affected by the electronic account application transaction;

(c) comply with all other requirements of E-SIGN or the UETA (or other law) if enacted in the governing jurisdiction and consistent with E-SIGN and all other applicable federal and state laws, regulations and rules;

(d) assure the accuracy of all of the Electronic Records and the authenticity of the Electronic Signatures used in the electronic account application transaction and complying with all federal and state laws, regulations and rules, as applicable; and

(e) disclose to the applicant and all other parties participating in or affected by the electronic account application transaction the hardware and software requirements necessary to conduct the electronic account application transaction, including disclosing how to access or retain Electronic Records or to obtain paper copies.

APPLICANT DISCLOSURE AND CONSENT REQUIREMENTS FOR PROCESSING AN ELECTRONIC ACCOUNT APPLICATION

Applicant Consent. The applicant acknowledges and agrees that in order to conduct an electronic account application transaction, the applicant must:

(a) receive from Bank of Nevada, in advance of consenting to use electronic records and electronic signatures, a clear and conspicuous statement disclosing: (i) the applicant's right to require the use of paper documents and written signatures rather than electronic records and electronic signatures; (ii) the applicant's right to withdraw his/her consent at any time and the consequences of withdrawing consent; (iii) the transaction or categories of records to which the consent will apply; (iv) the procedures to withdraw consent and to update information necessary to contact the applicant electronically; (v) how the applicant may, upon request, obtain a paper copy of an electronic record and whether any fee will be charged for the copy; and (vi) the hardware and software requirements for access to and retention of the Electronic Records; and

(b) consent and agree to conduct an electronic account application transaction using Electronic Records and Electronic Signatures.

APPLICANT'S RIGHT TO PAPER COPIES OF THE ELECTRONIC ACCOUNT APPLICATION DOCUMENTS

The applicant will be provided with a paper copy of all of the Electronic Records and paper documents that the applicant has signed and any other Electronic Records or paper documents that are used in connection with the electronic account application transaction that are provided to an applicant if requested by the applicant. The copies provided to the applicant will be the applicant's record of the electronic account application transaction. Bank of Nevada must disclose to the applicant whether there are any fees associated with providing the applicant with paper copies.

Bank of Nevada may, at its option, without affecting the applicant's consent to use Electronic Records and Electronic Signatures in any way, require that some or all of the account application documents be prepared on paper and signed by the applicant in writing.

ENFORCEABILITY AND GOVERNING LAW

In the event any of the terms or provisions of these Terms and Conditions shall be held to unenforceable, the remaining terms and conditions shall be unimpaired and the unenforceable term or provision shall be replaced by such enforceable term or provision as comes closest to the intent underlying the unenforceable term or provision. These terms and conditions shall be subject to any other agreements you have entered into with Bank of Nevada.

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