

## Agreement to Receive Electronic Communications

**Please print a copy of this Agreement for your records. This Agreement contains important information. You should read it carefully and keep a copy for your records.**

Federal law requires that we obtain your consent before we can provide required disclosures electronically as you complete your online application. By accepting the terms of this agreement, you authorize 1st Source Bank to provide information to you electronically in lieu of certain paper notifications related to the account or product for which you are applying. If you do not wish to proceed with your application online, you can visit any 1st Source Banking Center to complete the application process.

### **Computer Requirements:**

In order to access, view and retain communications that we make available electronically, you must have:

- A personal computer or other device that is capable of accessing the Internet. Your access to this page verifies that the system/device you are currently using meets these requirements.
- An Internet browser that supports 128-bit SSL encryption, such as Internet Explorer (8.0 or newer), Edge, Firefox, Safari or Google Chrome. Your access to this page verifies that the browser and encryption software/device you're currently using meet these requirements.
- An e-mail account with an Internet service provider and e-mail software capable of sending and receiving email.
- You must have software that permits you to receive and access Portable Document Format (PDF) files. If you do not have such software, it can be downloaded at <http://get.adobe.com/reader/>
- A printer capable of printing copies of information for your records or sufficient storage capacity on your computer's hard drive or other storage unit, such as a flash drive, to save copies of information for your records.
- Disclosures can also be accessed online anytime at <https://www.1stsource.com/disclosures.aspx>.

### **Email Address:**

Electronic communication may be sent to the email address that you have provided to us. If the email is returned as undeliverable, we reserve the right to use postal addresses. Please notify us of any change in your email address by contacting us at (574) 235-4440 or (888) 236-0779.

### **Withdrawal of Consent:**

There are no fees, conditions, or consequences associated with switching from electronic to paper disclosures. You may withdraw consent to receive electronic disclosures at any time after your online application has been received by contacting us at (574) 235-4440 or (888) 236-0779.

### **Paper Copy:**

You agree that 1st Source Bank does not need to provide you with an additional paper (non-electronic) copy of the disclosures, notices, terms and conditions, unless specifically requested. If you would like to receive a free paper copy of any information or disclosures that you agreed to receive electronically, please contact us at (574) 235-4440 or (888) 236-0779.

### **Disclosures:**

All electronic disclosures shall be in compliance with applicable laws and regulations. Terminating this online session prior to submitting the application will automatically withdraw your consent to receive electronic disclosures. Disclosures provided to you electronically may or may not include: Agreement for Deposit – Consumer Accounts, Electronic, Funds Transfer Notice of Disclosure, Truth in Savings Disclosure, USA Patriot Act, Privacy Notice, Electronic Banking Authorization & Disclosure, Electronic Funds Transfer Agreement, 2% Home Equity Line of Credit Program Disclosure (Indiana or Michigan, as applicable), Interest-Only Home Equity Line of Credit Program Disclosure (Indiana or Michigan, as applicable), "What You Should Know About Home Equity Lines of Credit" brochure, Loan Estimate, Service Providers List, Other Important Disclosures, Notice of Furnishing Negative Information, Hazard Insurance Requirements, Housing Counselors, Consumer Caution and Home Ownership (Michigan property only), Borrower's Bill of Rights (Michigan property only), FHA Prescribed Amendment (FHA only), Important Notice to Homebuyers (FHA only), and Informed Consumer Choice Disclosure Notice (FHA only).

### **Consent:**

By accepting this agreement, you are confirming that you have the ability to access, view and retain documents through electronic means and further consent to the electronic delivery of the disclosures, notices, terms and conditions pertaining to this application.