

Consent to Electronic Document Delivery and Electronic Signatures



Last Modified: April 10, 2025

As part of opening an account, you are entitled by law to receive certain information "in writing." Federal and state laws allow us to provide this information to you electronically instead, with your prior consent. We also need your consent to use electronic records and electronic signatures in connection with these documents. Please review the terms outlined below. In this consent, "we," "us," "our" and "Battle Bank" refer to Battle Bank, N.A. "You" and "your" refer to the person giving this consent.

1. **You consent to use electronic records and electronic signatures.** You consent that we may provide you, in electronic form, account opening disclosures, a Privacy Notice, and other notices and disclosures pertaining to the opening and maintaining of your account(s) through our online banking portal and our website, **BattleBank.com**. Additionally, you consent that we may provide to you notifications when new statements, notices and tax documents are available for you in online banking. We may also obtain and use your electronic signature.
2. **Electronic contracts are binding.** You hereby consent that your electronic signature on agreements and documents has the same legal and moral effect as if you signed such agreements and documents in ink and will be deemed valid, authentic, enforceable and binding. You understand and acknowledge that the federal Electronic Signatures in Global and National Commerce Act defines an "electronic signature" as an electronic sound, symbol or process, attached to or logically associated with a contract or other record and executed or adopted by a person with the intent to be bound by such contract or record. Based on this definition, you further consent that your electronic actions, or your participation in certain electronic processes that are logically associated with a contract or any fully disclosed terms and conditions in any other form, shall also have the same legal effect as if you signed such contract or agreed to such terms and conditions by providing your written signature in ink, and you agree that such actions/participation will be deemed a valid and binding contract to the extent such actions/participation indicates your intent to be legally bound.
3. **You can choose to receive paper copies of the disclosures.** At the time of opening your account, you will have the option to download and print disclosures for your records. Disclosures are also available 24/7 online at **BattleBank.com/disclosures**. Finally, you may call us at **855.922.8853 (BATTLE)** and we will mail a copy of your disclosures for no charge.
4. **Your consent covers your account opening disclosures and all related account servicing information.** Your consent covers all of the documents, notices, disclosures, statements, tax documents and information that are part of, or related to, the opening and ongoing servicing of your account(s).



5. **You must provide your consent.** You understand that you must consent to receive these materials electronically to submit this application and you will not be able to withdraw your consent after it has been given. If you do not consent, you will have to apply for an account by calling a banker, and you understand we may not be able to accommodate your request.
6. **You may change your consent.** You may, at any time, change your preferred method for statement delivery by logging in to online banking and accessing "Documents," then selecting "Paper Delivery Opt in/Out," or by calling us at **855.922.8853 (BATTLE)**. Notwithstanding your change of consent for electronic communications, you understand that you cannot withdraw your consent to use an electronic signature.
7. **You must maintain a valid email address.** It is important for you to maintain a valid email address so that we may contact you regarding your account(s). You agree to maintain a valid email address and promptly notify us of any changes to your email address. You agree if we send an email message to you regarding any electronic communication or send any electronic communication to the email address you have provided us and such email message is returned as undeliverable, we will be deemed to have provided such electronic communication to you. You can update your email address after your account is opened by logging in to online banking and changing it in "Settings" then "My Profile." If you fail to provide us with correct information and electronic notifications are returned undelivered, we are not liable for any legal liability or any other issues or liabilities that may arise. Further, if email communications are undelivered, you may receive a call from our Client Solutions Team to obtain a valid email address. We will not charge you for this phone contact, but your telephone service provider may.
8. **You will need certain equipment.** To complete the application process, you must have all of the following:
 - ✓ Current version of Microsoft Edge, Firefox, Safari, Google Chrome, iOS or Android (preferred web browsers are Microsoft Edge or Google Chrome)
 - ✓ Connection to the internet
 - ✓ Active email account
 - ✓ Current version of a program that accurately reads and displays **PDF** files (such as Adobe Acrobat Reader)
 - ✓ A computer or mobile device such as a cell phone or tablet capable of supporting all of the above
 - ✓ A printer if you wish to print out and retain records on paper, or electronic storage if you wish to retain records in electronic form

By providing your consent, you agree to use electronic records and signatures. You are also confirming that you are able to receive and review electronic records and that you have an active email account.

