

## Consent to Electronic Records

Consent to Electronic Records I have read the Consent to Electronic Records below and agree to conduct transactions and receive records electronically.

**Introduction.** To the extent permitted by law, yestidewater.com will provide all disclosures and notices to you in electronic form including, but not limited to, any notices (e.g., adverse action notice and privacy policy notice) required by the Equal Credit Opportunity Act, Gramm-Leach-Bliley Act, other federal law, and any implementing regulations. For purposes of this consent, these disclosures and notices are referred to as Records. This Consent to Electronic Records informs you of your rights when Records will be provided to you electronically. By consenting, you acknowledge receipt of this Consent to Electronic Records and agree to the electronic delivery of the Records.

**Hardware and Software Requirements.** The Records will be provided to you either on the yestidewater.com website, in an email message, or as an attachment to an email message sent to the email address you provide as part of your request, application, or registration. To access the Records, you will need Adobe Acrobat Reader version 7 or higher, and a personal computer or other access device which is capable of accessing the Internet. To retain the Record, your access device must have the ability to either download the Records to your computer's hard drive or print the Records.

**Right to Withdraw Consent, Procedures for Withdrawal and Updating Information.** You may withdraw your consent to receive the Records electronically at any time, or update your contact information at any time by emailing [contactus@tfcvb.com](mailto:contactus@tfcvb.com) and withdrawing your consent or providing your updated contact information.

**Consent Applies to Transaction.** Your Consent to Electronic Records applies to the transaction you've requested which may give rise to the obligation to provide the Records and to any other dealings or transactions you may have with yestidewater.com.

**Right to Paper Records and Copies of Records.** You have the right to have the Records provided to you in paper form, rather than electronic form. If you wish to obtain the Records in paper form, contact yestidewater.com by emailing [contactus@tfcvb.com](mailto:contactus@tfcvb.com) . A paper copy of the Record will be provided to you at no charge.