

# CONSUMER DISCLOSURE

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## **Consent to Receiving Electronic Communications and Using Electronic Records and Signatures**

You agree to using electronic records and signatures from Peoples Exchange Bank via Adobe Acrobat Sign. This agreement will allow you to access and sign loan documents including loan applications, loan disclosures, and other lending documents electronically. By agreeing to use electronic records and signatures, you also agree to receive electronic communications from Peoples Exchange Bank via Adobe Acrobat Sign.

## **Providing Communications Electronically**

To view electronic communications, to access electronic records, and to sign electronically, you must have an internet connection and an active email address. You must also have a computer or electronic device that supports the requirements for Adobe Acrobat Sign. To view the system requirements, please click on the link under the heading **"System Requirements for Adobe Acrobat Sign"**.

## **System requirements for Adobe Acrobat Sign**

<https://helpx.adobe.com/sign/system-requirements.html>

## **Paper Copies**

You will be able to print and/or download copies of your signed documents. Adobe may also email you a PDF copy of all agreements you sign using the electronic signature service. Printing or downloading your documents is encouraged so that you will have a copy for your records.

However, if you wish for us to give you paper copies in lieu of electronic documents, you may close this web browser and request paper copies from Peoples Exchange Bank's Lending Department by following the procedures outlined below under the heading **"Withdrawing Consent and Updating Contact Information"**. Peoples Exchange Bank does not apply a charge for requesting paper copies.

## **Withdrawing Consent and Updating Contact Information**

You may withdraw your consent to receive electronic documents, notices, or disclosures at any time. In order to withdraw consent, you must notify us by methods listed below and detail if you would like to withdraw consent or update contact information.

Telephone Number: 251-575-4555

Mailing Address: Peoples Exchange Bank, Attn: Lending Department, P.O. Box 865, Monroeville, AL 36461

Email: [lending@peb.bank](mailto:lending@peb.bank)