



Consumer Disclosure Regarding Conducting Business Electronically, Receiving Electronic Notices and Disclosures, and Signing Documents Electronically

Effective Date: January 25, 2022

Please read the following information, by proceeding forward and signing this document you are agreeing that you have reviewed the following consumer disclosure information and consent to transact business using electronic communications, to receive notices and disclosures electronically, and to utilize electronic signatures in lieu of using paper documents. This electronic signature service is provided on behalf of Mechanics Bank ("the Bank", "we" or "us") which is sending electronic documents, notices, disclosures or requesting electronic signatures to you.

You are not required to receive notices and disclosures or sign documents electronically. If you prefer not to do so, you may request to receive paper copies and withdraw your consent at any time as described below.

Paper Copies

You are not required to receive notices or disclosures or sign documents electronically and may request paper copies of documents or disclosures if you prefer to do so. You also have the ability to download and print any open or signed documents sent to you through the electronic signature service using the PDF and Print icons. Adobe may also email you a Portable Document Format (PDF) copy of all agreements you sign using the electronic signature service. If you wish to receive paper copies in lieu of electronic documents, you may close your web browser and request paper copies from us by following the procedures outlined below. The Bank may apply a charge for requesting paper copies.

Hardware and Software Requirements

Use of the Service, including receipt of electronic copies, requires a standards-compliant web-browser which supports the HTTPS protocol, HTML, and cookies, as well as local, electronic storage capacity to retain your electronic documents and/or a printer to print them, and a valid e-mail account to access the Service. Viewing electronic documents requires additional software such as Adobe Reader or similar software that enables you to view files in the PDF format.

Additional Mobile Technology Requirements

If you are obtaining a Service electronically via a mobile or handheld device (such as a smartphone or tablet), in addition to the above requirements you must have software on your device that allows you to print and save the electronic documents presented to

you. This software can typically be found in the device's respective "app store." If you do not have these capabilities on your device, please obtain the Service through a device that provides these capabilities.

Withdrawal of Consent

You may withdraw your consent to receive electronic documents, notices or disclosures at any time. In order to withdraw consent you must notify the Bank that you wish to withdraw consent and to provide your future documents, notices, and disclosures in paper format. After withdrawing consent if at any point in the future you proceed forward and utilize the electronic signature system you are once again consenting to receive notices, disclosures, or documents electronically. You may withdraw consent to receive electronic notices and disclosures and optionally electronic signatures by following the procedures described below.

Scope of Consent

You agree to receive electronic notices, disclosures, and electronic signature documents with all related and identified documents and disclosures provided over the course of your relationship with the Bank. You may at any point withdraw your consent by following the procedures described below.

Requesting paper copies, withdrawing consent, and updating contact information

You have the ability to download and print any documents we send to you through the electronic signature system. To request paper copies of documents, update your contact information, withdraw consent to conduct business electronically and receive documents, notices, or disclosures electronically or sign documents electronically please call us at 800.797.6324.

By proceeding, you are agreeing that it is your responsibility to provide us with an accurate email address and to promptly update your contact information with us should your email address change.

Future Changes

We may change hardware or software requirements needed to access or retain electronic records, or the form of electronic materials, in the future. If we do so, and our change creates a material risk that you will not be able to access or retain subsequent electronic records that were the subject of this consent, we will provide you with a statement of the revised requirements and allow you the right to withdraw this consent without imposition of any condition or consequence not previously disclosed.