

Electronic Records Disclosure for Online Banking Customers Consent and Disclosure for Electronic Communications

Please read this agreement carefully and keep a copy for your records.

This Consent and Disclosure for Electronic Communications ('E-Sign Agreement') applies to all communications, documents, disclosures and electronic signatures related to the products, services and accounts offered or accessible through this online channel.

Before you decide whether or not you wish to give your consent to this E-Sign Consent and therefore receive Electronic Records, you should read and consider the following information. Then, if you decide to consent, you can click the "I Agree" button at the bottom of the page.

By using the Online and Mobile Service, you consent to receive Electronic Communications. "Electronic Communications" means (i) this Electronic Consent; (ii) the Online Banking Agreement and Disclosure; (iii) the Mobile Remote Deposit Services Agreement; and (iv) and other communications that we are legally required to provide to you in connection with your Eligible Deposit or Loan Account(s), such as change-in-term notices; fee and transaction information; privacy statements; other notices, statements and account information; and legally required notices; or any other agreement in connection with your Online Banking service ("Communications"), including posting the information on our web site at www.mechanicsbank.com, and through logged in website interaction. Eligible Deposit Accounts include consumer and business checking, money market and savings accounts. Eligible Loan Accounts include consumer loans and lines of credit.

You may not access our Online and Mobile Services, unless you accept these disclosures and information electronically. At any time during the process, you may withdraw your consent. There will be no fees or consequences if you choose to withdraw your consent. In order to withdraw consent, you must terminate your online access.

We will not be obligated to provide any Communication to you in paper form unless you specifically request us to do so. You may obtain printed copies of any of the agreements, disclosures, and Communications in paper or non-electronic form by signing into your account, downloading the documents and printing them from your computer or by calling us at 800.797.6324. You also can withdraw your consent to ongoing electronic Communications in the same manner, and ask that they be sent to you in paper or non-electronic form.

eDelivery

Certain accounts are offered with online-only statement delivery.

- Opt In – If you choose to opt in and enroll in electronic account statements (**online-only statements (eDelivery)**), you are requesting the Bank to deliver periodic statements online for one or more eligible Deposit Account(s) selected now or in the future by you. Paper statements will not be sent to any owner of the account.
- Opt Out – If you choose to Opt Out and stop online-only statement delivery, paper statements will be provided and your account may be subject to certain other provisions set forth in the rules applicable to such account. Fees for paper statements apply for deposit accounts and are disclosed in our [Schedule of Fees and Charges](#).

We may elect to terminate some or all of the eDelivery Service or charge you certain fees if you choose to receive Communications in paper or non-electronic form. Please also see the [Terms and Conditions of Your Account](#).

You acknowledge that:

- In order to use our **eDelivery Service**, you will need a working connection to the Internet using one of the supported Internet browsers listed on the Mechanics Bank website and a login to our online banking service. You must have your own Internet service provider. Supported systems and browsers for our Online Banking and eDelivery Service are located here: [System and Browser Requirements](#)
- You agree to provide us with your **current email address** for notices. If your email address changes, you must send us a notice of the new address at least five (5) days before the change.

By clicking the "I Agree" box, you hereby give your affirmative consent to provide Electronic records to you as described herein. You further agree you are confirming that: (1) you agree to receive Communications electronically; (2) you have the required hardware and software; (3) you are able to access and print or store information presented at this website; and (4) you have accessed and successfully opened Portable Document Format "PDF" files like this: [Click here for sample PDF](#)