

## **ELECTRONIC RECORD AND SIGNATURE DISCLOSURE**

Cayuga Lake National Bank (we/us) may be required by law to provide to you certain written notices or disclosures. Described below are the terms and conditions for providing to you such notices and disclosures electronically through email. Please read the information below carefully and thoroughly, and if you can access this information electronically to your satisfaction and agree to this Electronic Record and Signature Disclosure (ERSD).

### **Getting paper copies**

At any time, you may request from us a paper copy of any record provided or made available electronically to you by us. You will have the ability to download and print documents we send to you through email at any point in time. If for any reason, you wish for us to send you paper copies of any such documents from our office to you, you will not be charged. You may request delivery of such paper copies from us by following the procedure described below.

### **Withdrawing your consent**

If you decide to receive notices and disclosures from us electronically, you may at any time change your mind and tell us that thereafter you want to receive required notices and disclosures only in paper format. Please follow the instructions below to withdraw your consent.

### **Consequences of changing your mind**

If you elect to receive required notices and disclosures only in paper format, it may slow the speed at which we can complete certain steps in transactions with you and delivering services to you because we may need first to send the required notices or disclosures to you in paper format, and then wait until we receive back from you your acknowledgment of your receipt of such paper notices or disclosures. Further, you will no longer be able to use email to receive required notices and consents electronically from us or to sign electronically documents from us.

### **All notices and disclosures will be sent to you electronically**

Unless you tell us otherwise in accordance with the procedures described herein, we will provide electronically to you through email all required notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to you during the course of our relationship with you. To reduce the chance of you inadvertently not receiving any notice or disclosure, we prefer to provide all of the required notices and disclosures to you by the same method and to the same address that you have given us. Thus, you can receive all the disclosures and notices electronically or in paper format through the paper mail delivery system. If you do not agree with this process, please let us know as described below. Please also see the paragraph immediately above that describes the consequences of your electing not to receive delivery of the notices and disclosures electronically from us.

### **How to contact Cayuga Lake National Bank**

You may contact us to let us know of your changes as to how we may contact you electronically, to request paper copies of certain information from us, and to withdraw your prior consent to receive notices and disclosures electronically as follows:

To contact us by email send messages to: [info@cayugalakenationalbank.com](mailto:info@cayugalakenationalbank.com)

### **To advise Cayuga Lake National Bank of your new email address**

You must send an email message to us at [info@cayugalakenationalbank.com](mailto:info@cayugalakenationalbank.com) to let us know of a change in your email address where we should send notices and disclosures electronically to you. In the body of such request you must state: your previous email address, your new email address, and name. We do not require any other information from you to change your email address.

### **To request paper copies from Cayuga Lake National Bank**

You must send us an email to [info@cayugalakenationalbank.com](mailto:info@cayugalakenationalbank.com) and in the body of such request you must state your email address, full name, mailing address, and telephone number, to request delivery from us of paper copies of the notices and disclosures previously provided by us to you electronically. We will bill you for any fees at that time, if any.

### **To withdraw your consent with Cayuga Lake National Bank**

To inform us that you no longer wish to receive future notices and disclosures in electronic format you may:

- i. Decline to sign a document from within your signing session, or you may;

ii. Send us an email to [info@cayugalakenationalbank.com](mailto:info@cayugalakenationalbank.com) and in the body of such request you must state your email, full name, mailing address, and telephone number. We do not need any other information from you to withdraw consent. The consequences of your withdrawing consent for online documents will be that transactions may take longer time to process

**Acknowledging your access and consent to receive and sign documents electronically**

Please confirm that you have read this ERSD, and (i) that you are able to print on paper or electronically save this ERSD for your future reference and access; or (ii) that you are able to email this ERSD to an email address where you will be able to print on paper or save it for your future reference and access, To confirm to us that you can access this information electronically, which will be similar to other electronic notices and disclosures that we will provide to you. Further, if you consent to receiving notices and disclosures exclusively in electronic format as described herein, please sign your full name at the bottom of this form.

By agreeing to use electronic records and signatures, you confirm that:

You can access and read this Electronic Record and Signature Disclosure; and

You can print on paper this Electronic Record and Signature Disclosure, or save or send this Electronic Record and Disclosure to a location where you can print it, for future reference and access; and

Until or unless you notify Cayuga Lake National Bank as described above, you consent to receive exclusively through electronic means all notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to you by Cayuga Lake National Bank during the course of your relationship with Cayuga Lake National Bank.