

ESIGN CONSENT TO USE ELECTRONIC RECORDS AND SIGNATURES

You agree and acknowledge that English is the controlling language of this *ESIGN Consent to Use Electronic Records and Signature* and if there are any inconsistencies between the English version and another language, the English version of this *ESIGN Consent to Use Electronic Records and Signature* shall control to resolve the inconsistency.

You have indicated you wish to receive and sign the documents relating to your transactions with us electronically. We are required by law to give you certain information “in writing” – which means you are entitled to receive it on paper. We need your consent in order to provide you this information electronically, instead. We also need your general consent to use electronic records and signatures in our relationship with you.

In this Consent, the words “we,” “us,” and “our” means MUFG Union Bank, N.A. (“Union Bank®”). The words “you” and “your” means the individual giving consent and any person represented by the individual giving consent.

“Communications” means each disclosure, notice, agreement, undertaking, fee schedule, periodic statement, lending documentation or other evidence of debt obligations, prospectus, trade confirmation, response to a claim, transaction history, privacy policy, record, document or other information of any kind we may provide to you, or that you may sign or submit or agree to at our request in connection with your Account(s).

Account(s) means each and every account, product, or service we offer that you apply for, own, use, administer or access, either now or in the future.

1. Your Consent. You agree that any of the Communications we provide to you, or that you sign or agree to at our request, in connection with your Accounts may be in electronic form. We may also use electronic signatures and obtain them from you on any Communication.

Examples of Communications covered by this ESIGN Consent include:

- All of the periodic deposit and credit Account(s) and activity statements, disclosures and notices;
- All lending related notices, disclosures and agreements;
- Brokerage disclosures, agreements, statements, trade confirmations, tax reporting statements (if you elect electronic delivery), shareholder notices, prospectuses, service notices regarding Account(s);
- Any notice or disclosure regarding fees or assessments of any kind, including late fees, overdraft fees, over limit fees, and returned item fees;
- Notices of amendments to any of your agreements with us

2. Methods of Providing Communications to You Electronically. All Communications that we provide to you in electronic form will be delivered either (1) via equipment and software we provide or on your own access device such as your computer or mobile device (collectively “Access Devices”) (2) via e-mail, or (3) by your accessing a website that we will designate in an e-mail, text message or other electronic notice we send to you at the time the Communication is available. We will establish security procedures you will have to follow to access the website.

We may phone you or send you text messages. You consent to our leaving prerecorded/artificial voice messages and using an automatic telephone dialing system to call or text your mobile/cellular telephone number. Our calls and text messages to your mobile/cellular telephone numbers could result in charges to you.

We may always, in our sole discretion, provide you with any Communications on paper, even if you have authorized electronic delivery. Sometimes the law, or our agreement with you, requires you to give us a written notice. You must still provide these notices to us on paper, unless we tell you how to deliver the notice to us electronically.

3. Multiple Access Devices. Your acceptance of this ESIGN Consent on one Access Device constitutes your acceptance on all Access Devices you use. For example, if you view and accept this ESIGN Consent on a mobile device, the terms of this ESIGN Consent will apply to Communications accessed on a traditional computer (or vice versa).

Additionally, by viewing and accepting this ESIGN Consent on any Access Device, you are reasonably demonstrating your ability to access and view Communications in the format that the products and services are provided on that Access Device and all subsequent Access Devices. If you change Access Devices (or use multiple Access Devices), it is your responsibility to ensure that the new Access Device meets the applicable system requirements and that you are still able to access and view Documentation on the subsequent Access Device. Continuing to access Communications on other Access Devices constitutes your reaffirmation of this Agreement.

4. **How to Withdraw Consent.** To inform us that you do not wish to receive these Communications in electronic format you may decline to proceed with this DocuSign session, which will indicate your withdrawal from consent to receive Communications electronically. If you withdraw consent, your transaction may be delayed or we may be unable to complete your transaction at all.
5. **How to Update Your Contact Information.** It is your responsibility to provide us with accurate and complete e-mail address and other contact information, and to maintain and update promptly any changes in this information. You can update your contact information at any time by contacting your Union Bank Relationship Manager, Trust Officer, Small Business Specialist, or Branch.
6. **Hardware and Software Requirements.** To receive electronic Communications from us, you will need an active email address, and have access to:
- a Current Version (defined below) of Internet Explorer, Chrome, Safari or Firefox,
 - a connection to the Internet,
 - a Current Version of a program that accurately reads and displays PDF files, and
 - a computer and an operating system capable of supporting all of the above. You will also need a printer if you wish to print out and retain records on paper, and electronic storage if you wish to retain records in electronic form.

In some cases, you may also need a specific brand or type of device that can support a particular software application, including an application intended for particular mobile or handheld devices.

By "Current Version," we mean a version of the software that is currently being supported by its publisher. From time to time, we may offer services or features that require that your Internet browser be configured in a particular way, such as permitting the use of JavaScript or cookies. If we detect that your Internet browser is not properly configured, we will provide you with a notice and advice on how to update your configuration. We reserve the right to discontinue support of a Current Version of software if, in our sole opinion, it suffers from a security flaw or other flaw that makes it unsuitable for use.

For additional hardware and software details, please see **DocuSign Hardware and Software User Guide**

7. **Requesting Paper Copies.** We encourage you to print or download for your records a copy of all electronic Communications, as well as this E-SIGN Consent disclosure and any other document that is important to you. Should you need a paper copy of any Communication we provide to you electronically you may request that we mail you a paper copy. Requests for paper copies must be made within a reasonable time after we first provided the electronic Communication to you. To request delivery from us of paper copies of Communications previously provided by us to you electronically, you may contact your Union Bank Relationship Manager, Trust Officer, Small Business Specialist, or Branch.

If applicable, there may be a charge to you associated with providing paper copies. We will inform you of any such charge at the time of request.

8. **Termination/Changes.** We reserve the right, in our sole discretion, to discontinue the provision of your electronic Communications, or to terminate or change the terms and conditions on which we provide electronic Communications. We will provide you with notice of any such termination or change as required by law.

By giving your consent, you are also confirming that you have the hardware and software described above, that you are able to receive and review electronic records, and that you have an active email account and the ability to access and view PDF files. You are also confirming that you are authorized to, and do, consent on behalf of all of your co-applicants for any product or service we provide to you.

