



Electronic Disclosure and Consent

Thank you for considering Pacific Crest Savings Bank (“Pacific Crest”) for your financial needs. In conjunction with the products and services we offer, we are required by law to give you certain information in writing – which means you are entitled to receive it on paper. We may provide it electronically instead, with your prior consent. This Electronic Disclosure and Consent (“Disclosure”) applies to all Communications for the Products and Services offered by Pacific Crest and accounts for which you maintain or desire to maintain with Pacific Crest. Please read this Disclosure carefully and keep a copy for your records.

In this consent:

- “We,” “us,” “our,” and “Pacific Crest” mean Pacific Crest Savings Bank.
- “You” and “your” mean the person giving this consent, and also each additional account owner, authorized signer, borrower, or guarantor, identified with any Pacific Crest Product or Service that you apply for, use, or access.
- “Communications” means each disclosure, notice, agreement, account terms and conditions, fee schedule, statements, and any other document that Pacific Crest may provide or that you sign or submit or agree to at our request, for any Products or Services we provide.
- “Products or Services” means each and every deposit account, loan, or other product or service we offer that you apply for, own, use, administer or access, either now or in the future.

On the bottom of page 3, select “click here” to provide your consent to this Disclosure. By submitting your acceptance, you consent to the electronic delivery of Communications (“Electronic Records”) that Pacific Crest may provide in accordance with your request for or use of our Products and Services. You also agree that we do not need to provide you with additional paper (non-electronic) copies of the Communications unless specifically requested. You may at any time request paper copies or withdraw your consent.

If you do not want to receive Electronic Records, you should not provide your consent. Exit this website and contact Pacific Crest via e-mail using clientservices@paccrest.com, by telephone at 800-335-4126 or 425-670-9600, or by postal mail or in person at 3500 188th St. S.W. Suite 575, Lynnwood, WA 98037.

Use of Electronic Records

In order to receive Electronic Records, you must provide an Internet connected device that is compatible with the electronic delivery of e-mail and attachments. Your device must meet the minimum requirements outlined below. You also confirm that your device will meet these specifications and requirements and will permit you to access and retain the Electronic Records.

System Requirements to Access Information

To receive Electronic Records you must have the following equipment and software:

- A personal computer or other device which is capable of receiving e-mail, opening attachments, and accessing the internet. To print or download communications you must have a printer connected to your device or sufficient hard-drive or other storage space to store the Electronic Records.
- A connection to the Internet and current e-mail account with software capable of accepting and retaining Electronic Records.
- Internet web browser that is capable of supporting 128-bit SSL encryption. It is recommended that you use the latest version available of your chosen internet browser. Older versions may not provide the security enhancements that are generally included in newer versions.
- You must have software which permits you to receive and access Portable Document Format or "PDF" files, such as Adobe Acrobat Reader®.

Withdrawal of Consent to Electronic Records

You may withdraw your consent to receive Communications in electronic form by contacting us via e-mail using clientservices@paccrest.com which is found on the Contact Us page on our Website at www.paccrest.com, or by telephone at 1-800-335-4126 or 425-670-9600, or in person or by postal mail at 3500 188th St. S.W. Suite 575, Lynnwood, WA 98037. We may treat your provision of an invalid e-mail address or the subsequent malfunction of a previously valid address as a withdrawal of your consent to receive electronic disclosures.

Paper Copies

Pacific Crest will not send paper copies of Communications unless it is requested or Pacific Crest deems it appropriate to do so. If you want to obtain paper copies of any Communication, you can print it or contact us. Pacific Crest reserves the right, but assumes no obligation, to provide a paper (instead of electronic) copy of any Communication that you have authorized Pacific Crest to provide electronically.

Communications in Writing

All communications in either electronic or paper format from Pacific Crest to you will be considered "in writing."

Changes

Pacific Crest reserves the right, in our sole discretion, to discontinue the provision of Electronic Records, or to terminate or change the terms and conditions on which we provide Electronic Records. Pacific Crest will provide you with notice of any such termination or change as required by law.

How to Update Your Records

It is your responsibility to provide us with true, accurate and complete e-mail address, contact, and other information related to this Disclosure, and to maintain and update promptly any changes in this information. You can update such information by email at clientservices@paccrest.com, or by telephone at 1-800-335-4126 or 425-670-9600 or in person or by postal mail at 3500 188th St. S.W. Suite 575, Lynnwood, WA 98037. If you fail to update or change an incorrect or invalid e-mail address or other contact information, you understand and agree that any Communication provided electronically shall be deemed to have been provided to you in electronic form if available on our website or delivered through other electronic means.

Consent

Please [click here](#) to confirm you have read and accept the terms of this Disclosure and to provide your contact information.

