

E-SIGN Consent Agreement

Introduction

This E-SIGN Consent Agreement (“Agreement”) allows us to provide you with electronic versions of important notices and documents associated with opening an account at R Bank. Certain laws and regulations require us to provide notices and disclosures to you in “writing” (traditionally this is defined as a paper notice); with your consent, the E-SIGN Act allows us to provide these documents to you electronically.

Definitions

The words “we,” “our,” and “us” mean R Bank, affiliates, successors, and assigns.

The words “you” and “your” mean each applicant, account owner and anyone else with access to the account. If there is more than one owner, then these words mean each account owner separately, and all account owners jointly.

“Access Device” means any electronic device you use to access your account and view electronic documents. This includes, but is not limited to: a traditional computer such as a desktop or laptop computer; or a mobile device such as a tablet computer or a smartphone.

Scope of this Agreement

This Agreement applies to all initial disclosures, notices, and terms and conditions related to opening an account at R Bank. This consent will remain effective through the account application process or until expressly withdrawn by you. This consent does not apply to account documentation during the lifetime of the account (e.g., electronic account statements) nor does it apply to future account applications. Your consent does not mean that we must provide documents electronically but instead that we may deliver some or all those documents electronically.

Electronic Delivery of Documents

Electronic documents will be delivered to you within the application process in a .pdf document. You must download and open the electronic documents to proceed with your application and you are strongly encouraged to save or print the documentation for future reference.

Requesting Paper Copies of Documents Presented Electronically

You agree and understand that paper versions of electronically presented documents may not be mailed unless you specifically request it. To request a paper copy of any disclosure, notice, or other document, contact us at 1-844-722-6589. Copies of disclosures, service agreements, and account agreements will be mailed.

System Requirements

By consenting to this agreement, you confirm that your Access Device meets the minimum specifications and requirements necessary to view and retain your electronic documents.

To access your electronic documents on a mobile device, you will need:

- A mobile device with any of the following operating systems: Android or iOS (iPhone).

- A data plan provided by your wireless carrier and an up-to-date mobile internet browser that is compatible with, and supported by, your operating system (e.g., Chrome or Safari).
- If you wish to view .pdf files on your mobile device, you will need software that accurately reads and displays .pdf files (such as the mobile version of Adobe Reader).
- A printer and/or storage device if you wish to print or retain any electronic documents.

To access your electronic documents on a traditional computer, you will need:

- A computer with any of the following operating systems: Windows XP or higher, OS X (Apple Macintosh) or higher.
- An internet connection and an up-to-date internet browser that is compatible with, and supported by, your operating system (e.g., Internet Explorer, Firefox, Google Chrome, or Safari).
- Software that accurately reads and displays .pdf files (such as Adobe Reader).
- A printer and/or storage device if you wish to print or retain any electronic documents.

Changes to system requirements

Changes to hardware or software requirements may change at any time based on various vendor update. This change may create a material risk that you would not be able to access or retain your electronic documents. Should any hardware or software requirement change the Bank makes effect your access to retain your electronic documents, the Bank will notify you either by email, phone, mail, or other electronic means of communication. Continuing the application is the reaffirmation of your consent to this Agreement.

Maintaining a Valid Email Address

It is important that you maintain a valid email address so that we may contact you regarding your account. You agree to maintain a valid email address and promptly notify us of any changes to your email address. You may update your email address during the application process or by contacting us at 1-844-722-6589.

Withdrawal of Your Consent

You may withdraw your consent to this Agreement at any time.

To withdraw your consent prior to completing your application, simply exit this session prior to accepting this Agreement.

To withdraw your consent after you have already submitted your application, you must call us at 1-844-722-6589.

If you withdraw your consent to this Agreement:

- You will no longer receive the electronic presentment of any documents.

Multiple Access Devices

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

Additionally, by viewing and accepting this agreement on any Access Device, you are reasonably demonstrating your ability to access and view electronic documents in the format that the 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 electronic documents on the subsequent Access Device. Continuing your application on other Access Devices is your reaffirmation of this Agreement

Please contact us at 1-844-722-6589 if you have difficulties accessing or viewing electronic documents on your selected Access Device.

Acceptance

You will be asked to acknowledge your acceptance of these terms by checking the box before you are able to continue with your application. In doing so, you are confirming that you meet the system requirements described above, that you have demonstrated your ability to receive, retain, and view electronic documents on your Access Device, and that you have an active and valid email address.