

## **E-SIGN ACCEPTANCE / CONSENT TO USE ELECTRONIC SIGNATURES**

We are required by law to provide you certain disclosures “in writing” and you may provide us your consent to receive this information electronically instead of on paper. If you would like to opt-in to receiving electronic records and signatures, you must review and consent to the terms outlined below:

The words “we”, “us”, “our”, and “Bank” refer to City National Bank of Florida; “you” and “your” refer to each person or entity in whose name is on an Account held or who has authority to operate an Account, as well as any permitted assignee or successor in interest to the Account or the selected services. “Account” means the deposit account(s), loan account(s), product(s) and/or service(s) you are establishing with us.

### **The scope of this consent applies to your current transaction**

Your consent will apply to the current communications and documents relating to the Account being established with us.

### **Withdrawing consent**

You may withdraw your consent to receiving electronic records and providing electronic signatures at any time by contacting us, as follows: (1) 1-800-435-8839 or (2) write to us at City National Bank of Florida, Attention: Client Care, 100 S.E. 2nd Street, 13th Floor, Miami, Florida 33131.

### **Consequences of withdrawing consent**

Your withdrawal of consent will become effective once we have had a reasonable amount of time to make the appropriate changes to honor your request. In the event of such withdrawal, you agree for us to terminate your consent to electronic record delivery and use of electronic signature and assess any applicable fees, as disclosed in the *Disclosures & Schedule of Fees for Personal and/or Commercial Accounts*.

### **Keeping your email current with us**

We require a valid and current email address to deliver you documents electronically and accept electronic signatures from you. If you discontinue, incur an interruption or change your email address, you must notify us immediately, in order for us to send documents to the correct email. You may notify us of a change in your email by contacting us, as follows: (1) 1-800-435-8839 or (2) write to us at City National Bank of Florida, Attention: Client Care, 100 S.E. 2nd Street, 13th Floor, Miami, Florida 33131.

### **Requesting paper copies of account records**

If you wish to request paper copies of any Account records or documents, you may contact us, as follows: (1) 1-800-435-8839 or (2) write to us at City National Bank of Florida, Attention: Client Care, 100 S.E. 2nd Street, 13th Floor, Miami, Florida 33131. It is important to note any such request may be subject to applicable fees, as provided in our *Disclosures & Schedule of Fees for Personal and/or Commercial Accounts*.

### **Technical requirements**

Your hardware and software must meet the following minimum requirements:

- Desktop Browser
  - Internet Explorer 11 (Windows only)

- Windows Edge Current Version
- Mozilla Firefox Current Version
- Safari (Mac OS only) 6.2 or above
- Google Chrome Current Version
  
- Mobile/Tablet
  - Apple iOS 7.0 or above
  - Android 4.0 or above
  
- PDF Requirements
  - Acrobat Reader or similar software might be required to view and PDF files.
  
- Enabled Security Settings:
  - Allow per session cookies

**When you check the “I agree to use electronic records and signatures.” DocuSign checkbox, at log in, it confirms your acknowledgment and agreement to the following:**

**Electronic Signature Agreement.**

- You are electronically signing and agreeing to the applicable Account Terms & Conditions/Agreement. You agree your electronic signature is the legal equivalent of your manual signature with respect to acceptance of the Account Terms & Conditions/Agreement. You consent to be legally bound by all applicable Account Terms & Conditions/Agreements. You further agree that your use of a key pad, mouse or other device to select an item, button, icon or similar act/action, or to otherwise provide the Bank instructions via our web page, or in accessing or making any transaction regarding any Account Terms & Conditions/Agreement, acknowledgement, and any other future disclosures or information constitutes your signature (hereafter referred to as "E-Signature"), acceptance and agreement as if actually signed by you in writing. You also agree that no certification authority or other third party verification is necessary to validate your E-Signature and that the lack of such certification or third party verification will not in any way affect the enforceability of your E-Signature or any resulting contract / agreement between you and the Bank. You also represent that you are authorized to enter into any applicable Account Terms & Conditions/ Agreement for all persons who own or are authorized to access any of your Accounts and that such persons will be bound by the terms of the Account Terms & Conditions/Agreement. You further agree that each use of your E-Signature in obtaining a Bank Account or other service constitutes your agreement to be bound by the then applicable Terms & Conditions/Agreement, as they exist on the date of your E-Signature.
  
- You have read and understand the terms in this E-SIGN Acceptance / Consent to Use Electronic Signatures
  
- Your hardware and software meets the minimum requirements
  
- You can print on paper the statements and disclosures, or save, or send any of these documents to a place where you can print them, for future reference and access.