

ELECTRONIC DISCLOSURE CONSENT

You agree that we may provide in an electronic format all disclosures, notices, communications, terms and conditions and amendments thereof related to Online Banking Services. Disclosures that we may provide in an electronic format include, but are not limited to, the following: monthly account statements, deposit account disclosures, changes in account terms, notice of fee changes and privacy notices.

I. How to Obtain Disclosures

- A. We will always post the most current Online Banking Agreement on our website or within our Online Banking Service. If any amendment to these agreements results in an adverse effect upon our customers, we will provide at least 30 days prior notice.
- B. We may also send customers an e-mail and/or secure message through our Online Banking Service that tells you where disclosures and/or account statements can be reviewed on our Website. In the future, we may also send certain disclosures as an email or message attachment.
- C. If you need help printing or if you need a paper copy, please contact us by calling (303) 840-8484. Additional charges for paper copies may apply.

II. You may withdraw consent at any time

- A. You have the right to withdraw your consent at any time.
- B. Your withdrawal of consent will become effective after we have had reasonable opportunity to act upon it.
- C. If you receive online account statements, the termination will cause paper statements to be mailed to you via the U.S. Postal Service or other courier.

To withdraw your consent:

- If you are enrolled in Online Banking, you may do so on the online banking platform
- If you are not enrolled in Online Banking, you must contact us at (303) 840-8484

You must keep your email or electronic address current with us.

- A. You must promptly notify us of any change in your email or other electronic address.

III. System and Equipment Requirements

- A. Prior to accepting electronic delivery of disclosures, you should verify that you have the required hardware and software necessary to access and retain documents and disclosures in an electronic format. You will need:

1. Internet access,
 2. a Current Version (defined below) of an Internet browser,
 3. a Current Version of a program that accurately reads and displays PDF files (such as Adobe® Acrobat® Reader),
 4. 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, and
 5. An active e-mail address.
- B. We may revise hardware and software requirements, and if there is a material chance that the changes may impact your ability to access the disclosures, we will notify of these changes thirty (30) days in advance and provide you an opportunity to change your method of receiving disclosures (e.g. change to paper format vs. an electronic format) without the imposition of any fees.