

Eclipse Bank Online Notice E-Sign Disclosure

This Eclipse Bank Online Notice E-Sign Disclosure (“Disclosure”) applies to each account you have with Eclipse Bank where electronic Notices are available (“Accounts”). The words “we,” “us,” and “our” means the Eclipse Bank and the words “you” and “your” means you, the individual(s) who is identified on the account as the owner or authorized signer as the account holder on the Account(s). As used in this Disclosure, “Notice” means any periodic statement, billing notice, or other information related to your Account, including but not limited to information that we are required by law to provide to you in writing.

Scope of Notices to Be Provided in Electronic Form. You have elected to have Notices provided to you electronically through our online banking system. By signing this disclosure, selecting the online account opening check box for this disclosure, or by replying with a positive response to the email containing the Eclipse Bank Online Notice E-Sign Disclosure, you agree that we may provide you with any Notice relating to any Account in electronic format, and that we may discontinue sending paper Notices to you, unless and until you withdraw your consent as described below. Your consent to receive electronic Notices and transactions includes, but is not limited to:

- Periodic disclosures or monthly billing statements for your Account.
- Notices or disclosures about a change in the terms of your Account or associated payment feature.
- Notice and disclosures that are required by regulation to be provided to you in writing.
- Privacy policies and notices

Method of Providing Notices to You in Electronic Form. All Notices that we provide to you in electronic form will, to the extent permissible by law, be accessed through our web site at www.eclipsebank.com within our Online Banking System.

How to Withdraw Consent. You may withdraw your consent to receive Notices in electronic form for any of your Accounts by contacting us via email **using the “Contact Us” form on our Internet Banking Website at www.eclipsebank.com or by telephone at (502) 671-4800 or by postal mail at 3827 Shelbyville Rd, Louisville, KY 40207.** We may treat your provision of an invalid email address or the subsequent malfunction of a previously valid address or cancellation of participation in our online banking product as a withdrawal of your consent to receive electronic Notices. We will not impose a fee to process the withdrawal of your consent to receive electronic Notices. Any withdrawal of your consent to receive electronic Notices will be effective only after we have a reasonable period of time to process your withdrawal.

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 your Account(s), and to maintain and update promptly any changes in this information. If you are an Eclipse online banking customer you can update your personal information (such as your e-mail address) at our Online Banking Website at www.eclipsebank.com. If you are not an Eclipse online banking customer you can update your personal information **by telephone at (502) 671-4800 or by postal mail at 3827 Shelbyville Rd, Louisville, KY 40207.**

Hardware and Software Requirements. In order to access, view, and retain electronic Notices that we make available to you, you must have:

- Personal Online Banking requires an Internet browser (**Internet Explorer 6.0, Firefox, Chrome, or Safari that supports 128 bit encryption**);
- Business Online Banking requires an Internet browser (**Internet Explorer 6.0, Firefox, Chrome, or Safari that supports 128 bit encryption**);
- Sufficient electronic storage capacity on your computer’s hard drive or other data storage unit;
- **Adobe Acrobat® Reader 10.0 or higher;**

- An e-mail account with an Internet Service Provider and e-mail software;
- A personal computer, operating system and telecommunication connections to the Internet capable of receiving, accessing, displaying, and either printing or storing, Notices received in electronic form from us **via a plain text-formatted e-mail** or by access to our web site using one of the browsers specified above.

Requesting Paper Copies. We will not send you a paper copy of any Notice from us on accounts where you have elected to receive electronic Notices, unless you request it or we otherwise deem it appropriate to do so. You can obtain a paper copy of an electronic Notice by printing it yourself or by requesting that we mail you a paper copy, provided that such request is made no later than seven years after we first provided the electronic Notice to you. To request a paper copy, contact us by telephone at (502) 671-4800. We may charge you a reasonable service charge for the delivery of paper copies of any Notices provided to you electronically pursuant to your authorization. We reserve the right, but assume no obligation, to provide a paper (instead of electronic) copy of any Notice that you have authorized us to provide electronically.

Notice in Writing. All Notices in either electronic or paper format from us to you will be considered “in writing.” You should print or download for your records a copy of your Eclipse Bank Online Notices, this Disclosure, your initial authorization to receive Eclipse Bank Online Notices and any changes to that authorization.

Federal Law. You acknowledge and agree that your consent to electronic Notices is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act, and that you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

Termination/Changes. We reserve the right, in our sole discretion, to discontinue the provision of your electronic Notice, or to terminate or change the terms and conditions on which we provide electronic Notices, including any applicable discount for receiving Eclipse Bank Online Notices. We will provide you with notice of any such termination or change as required by law.