

Electronic (E-SIGN) Disclosure and Consent Agreement

Please read this Electronic (E-SIGN) Disclosure and Consent Agreement carefully and retain a copy for your records. This E-SIGN Consent Agreement applies to all "Communications" related to the any current or future account(s) you maintain with Devon Bank and will be effective until expressly withdrawn by you.

The words "we," "us," and "our" refer to Devon Bank and the words "you" and "your" mean you, the individual(s) or entity identified on the Account(s). "Communication" means any disclosures, notices, monthly billing or account statements, terms and conditions, tax statements, transaction history, privacy policies and all other information related to the opening and ongoing maintenance of the product, service or account, including but not limited to information that we are required by law to provide to you in writing. The specific documents and disclosures will be provided electronically following your acceptance of this Electronic (E-SIGN) Disclosure and Consent Agreement and confirmation of your ability to access the disclosures.

HOW TO REQUEST PAPER COPIES You understand that these documents will not be mailed to you, unless you specifically request it or we otherwise deem it appropriate to do so. We may charge you a reasonable service charge for the delivery of paper copies of any communication provided to you electronically pursuant to this authorization. Please contact us for more information about the fee. If there is more than one party on the account, notice to any one account holder will be effective for all. To request a paper copy of any disclosure, notice or other document, contact us by sending an online banking secure message or by calling us at 847-947-3901. Upon request, paper copies will be mailed to you.

HOW TO UPDATE RECORDS When you change your e-mail address or other contact information, you must provide us with your new e-mail address or other contact information. You can update information directly on your online banking or by calling us at 847-947-3901.

? WITHDRAWING CONSENT You may withdraw your consent to receive Communications in electronic form by sending an online banking secure message or by calling us 847-947-3901. At our option, we may treat your provision of an invalid e-mail address, or the subsequent malfunction of a previously valid e-mail address, as a withdrawal of your consent to receive electronic Communications. Any withdrawal of your consent to receive electronic Communications will be effective only after we have a reasonable period of time to process your withdrawal.

You acknowledge and agree that your consent to receive electronic Communications is being provided. You must also confirm that your computer or electronic device meets the specifications and requirements listed below, and permits you to access and retain the disclosures and notices electronically.

SYSTEM REQUIREMENTS In order to access and use Devon Bank Online Banking and to receive Communications (as defined herein) electronically, you must have:

- An Internet browser that supports 128-bit encryption, e.g. the latest versions of Internet Explorer, Firefox, Chrome or Safari.
- An e-mail account and email software capable of reading and responding to email.
- A personal computer, operating system and telecommunications connections to the Internet capable of receiving, accessing, displaying, and either printing or storing Communications received from us in electronic form via a plain text-formatted e-mail or by access to our web site using one of the browsers specified. Your access to this page verifies that your system/device meets these requirements.
- Adobe Reader version 8.0 or higher. Windows versions of Adobe's Reader may be downloaded free of charge from www.adobe.com. Your access to this page verifies that your system / device has the necessary software to permit you to receive and access PDF files.
- If you do not plan to save the PDF files you will need a printer to retain a hard copy of the disclosures provided.