

E-Sign Disclosure and Consent

Electronic Communication and eSignature Disclosure

The Electronic Signatures in Global and National Commerce Act ("eSign") requires your consent before we can electronically present to you initial credit application disclosures, including: Privacy Policy, Patriot Act disclosure, Credit Application Insurance Disclosure, Negative Information Disclosure, and Credit bureau authorization (collectively known as "disclosures"). These disclosures are necessary to process your credit application electronically. You can record your consent to this Electronic Communication and eSignature Disclosure ("Consent") by marking the checkbox on the next page. Your consent applies to all disclosures related to your online credit application. Please read this Consent carefully. Save or print a copy of the Consent and disclosures for your records.

Paper Delivery of Disclosures and Notices

You have a right to receive a paper copy of the above disclosures. To request a paper copy at no charge, please complete one of the following: send an email message to us with your name and mailing address to consumerloans@bellbanks.com, call us at 800-450-8949 and speak to a Customer Service Representative, stop by any location and speak to a Customer Service Representative or write to us with your name and mailing address at Bell Bank, Attn: New Accounts, PO Box 10877 Fargo ND 58106. Be sure to state that you are requesting a copy of the above new credit application disclosures.

System Requirements to Access Information

To receive an electronic copy of the above disclosures, you must have the following:

- A personal computer or other device which is capable of accessing the internet. Your access to this web page verifies that your system/device meets these requirements.
- An email address is required to communicate with you electronically regarding your application. It is your responsibility to update us with any changes to your email address. You may update your email address with us in the same manner as you may request a paper copy of the disclosures. We will use your email address as a way to contact you for important bank-related information, as well as new product announcements, special offers and informative newsletters. Email notifications will be sent from banknews@bellbanks.com. To be sure the messages sent from us are not sent to your Junk or Bulk email folder, you may need to add banknews@bellbanks.com to your "Safe List" or as a contact within your address book.
- When applying for credit with Bell Bank online, email notifications will be sent from bellbanks@uMonitor.com. To be sure the messages sent from us are not sent to your Junk or Bulk email folder, you may need to add bellbanks@uMonitor.com to your "Safe List" or as a contact within your address book.
- An Internet web browser which is capable of supporting 128-bit SSL encrypted communications such as Microsoft Internet Explorer, Firefox, Safari, Chrome, Netscape, or equivalent software and communications access to the Internet. Your access to this web page verifies that your browser and encryption software/device meet these requirements.
- You must have software which permits you to receive and access Portable Document Format (PDF) files, such as Adobe Acrobat Reader® or another PDF Viewer. You can download Adobe Acrobat Reader at no charge from [Adobe's website](#).

Acceptance and Consent

Marking the "E-Sign Disclosure and Consent" checkbox on the next page constitutes your written signature and approval of, and agreement to be bound by, the terms of this Consent. You also agree that we do not need to provide you with an additional paper (non-electronic) copy of the above named disclosures unless specifically requested as set forth above.

If you do not wish to consent to receiving the above disclosures electronically, you should exit the online application with us. You may apply for a new loan with us by visiting your nearest location or contacting us by telephone at 800-450-8949.