

Federal E-SIGN Act Disclosure and Consent

We are pleased to offer you the opportunity to receive information about your account electronically. If you would like to receive correspondence from us via email or internet, instead of paper copies through the mail, please review this notice and provide your consent. This notice applies to all documents, notices, and disclosures that we provide to you relating to the account for which you are applying for or have with Oxford Bank, except or otherwise prohibited by law.

Please read the Federal Electronic Signatures in Global and National Commerce Act ("E-SIGN") Disclosure and Consent carefully and print a copy for your records. Successfully opening this sample PDF and viewing the document, you demonstrate your ability to access the electronic documents the Bank would be sending to you. You can record your consent to the E-SIGN disclosure by placing a check mark in the box on the webpage. By checking the box on the webpage, you consent to the electronic delivery of any disclosures, agreements, change notices, changes to the terms and conditions of your account and any other documents or notices (together, the "Documents") that we provide to you relating to your account. You have the right to request any electronic document in paper form; we will not provide you with paper (non-electronic) copies of any Documents unless you have specifically requested them. You may incur a fee for paper copies. Please contact us for more information about the fee or to withdraw your consent from receiving documents electronically.

Electronic Delivery of Disclosures and Notices

By using Oxford Bank's website or the Bank's online account opening platforms, you agree, for yourself and all account holder(s) on all your account(s), that Oxford Bank may provide statements, notices, disclosures, agreements, and other information concerning your account(s), products or services offered or accessible through the online banking service or the Bank's online account opening platform (collectively "Documents"). You agree that Oxford Bank can send you Notices (1) to the email address that you provided to Oxford Bank during enrollment or, (2) by posting the Notice on the website home page of the applicable service. The delivery of any Notice from Oxford Bank is effective when sent by Oxford Bank, regardless of whether you read the Notice when you receive it or whether you actually receive the delivery, to the extent permitted by applicable law. Account alerts are offered as a customer convenience only and are not a replacement for your duties and obligations under the applicable Deposit Account Terms and Conditions.

To use the Online Account Opening Platform or the Bank's website and to access, receive, and retain the Documents. You must provide at your own expense, an Internet connected device that is compatible with this financial institution's Online Account Opening product deployed at the time of access. You confirm that your device will meet these specifications and requirements and will permit you to access, view, and retain the Documents electronically each time you access and use the Online Account Opening product. Your device must meet the minimum requirements outlined in the System Requirements to Access Information.

Please click on the links to review the account opening disclosures and other documents prior to continuing. To keep a copy of any document that you view online, you may print the document by selecting "Download." Select your printer and click on OK or select Save to retain a copy on your PC. You should not sign up for online account opening using a public computer.

If you do not want to receive the Documents electronically, you should exit this area of our website. **If you do not consent to receiving the Documents electronically, you will not be able to open the deposit account or loan application via our website. You may be able to open an account by visiting a branch or by contacting us without consenting to the E-Sign act via these channels.**

System Requirements to Access Information

To receive an electronic copy of the Documents you must have the following equipment and software:

- A personal computer or other device that is capable of accessing the Internet. Your access to this page verifies that your system/device meets these requirements.
- An Internet web browser capable of supporting 128-bit SSL encrypted communications and is on the list of supported browser (<http://info.netteller.com/go/Supported-Browsers>). Your access to this page verifies that your browser and encryption software/device meets these requirements.
- You must have software that enables you to receive and access Portable Document Format or "PDF" files, such as Adobe Acrobat Reader® version 8.0 and above (available for downloading at <http://www.adobe.com/products/acrobat/readstep1.html>). Your access to this page verifies that your system/device has the necessary software to permit you to receive and access PDF files.
- If there are any changes in hardware and/or software requirements needed to access the electronic documents, Oxford Bank will provide you with a statement of the revised hardware and/or software requirements to access the electronic documents. You have the right to withdraw consent without the imposition of any fees, any conditions, or any consequences due only to the change of hardware and/or software requirements.

Withdrawal of Electronic Acceptance of Disclosures and Notices

You may withdraw your consent to receive documents in electronic form for any of your accounts by contacting Oxford Bank using the contact information located on our website or calling 248-628-2533. 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 documents. We may impose a fee to process the withdrawal of your consent to receive electronic documents. Any withdrawal of your consent to receive electronic documents will be effective only after we have a reasonable period of time to process your withdrawal. If you withdraw consent to receive Notices electronically, Oxford Bank reserves the right to discontinue your access to its electronic banking services. Any withdrawal of consent will not apply to Notices sent prior to when you elected to stop receiving Notices electronically. All communication in electronic or paper format will be considered "in writing". Please print or download this agreement and any other Notices that you may want to refer to in the future.

Accessing Your Documents

We will use our best efforts to deliver your documents in a timely manner and in accordance with any applicable time required by law. However, we shall incur no liability if we are unable to deliver your documents because of the existence of one or more of the following circumstances:

- Our website, Oxford Bank Online, or account opening platforms are not working properly. That you have knowledge of or have been advised by us of the malfunction; or
- Circumstances beyond our control (such as, but not limited to, fire, flood, interruption in telephone service or other communication lines, interference from an outside source, legal restriction, or delays in mail service) prevent proper delivery and we have taken reasonable precautions to avoid those circumstances. You will receive an email notification of all documents, which will allow you to log in to view your documents.

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. You can update such information (such as your e-mail address) by contacting Oxford Bank using the contact information on our website or by calling 248-628-2533.