

**ELECTRONIC SIGNATURE (E-SIGN) AND UNIFORM ELECTRONIC TRANSACTIONS ACT
(UETA) DISCLOSURE AND
CONSENT AGREEMENT (“E DISCLOSURE AND CONSENT”)**

Please read this Federal Electronic Signatures in Global and National Commerce Act (“E-Sign”) Disclosure and Consent carefully and keep a copy for your records. By clicking the Save and Next button on the Disclosure webpage you consent to the electronic delivery of the disclosures, agreements, change notices, terms and conditions, statements and any other documents related to the account(s) you applied for. You also agree that we do not need to provide you with additional paper (non-electronic) copies of the disclosures, agreements, change notices, terms and conditions and any other documents, unless specifically requested. Once you consent to the electronic disclosures, your request for paper copies may result in a fee. Please contact us for more information about the fee.

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In order to use the Online Account Application and to access, receive and retain the disclosures, agreements, change notices, terms and conditions, statements and any other documents, you must provide, at your own expense, an Internet connected device that is compatible with Legacy Bank's Online Account Application deployed at the time of access. Your device must meet the minimum requirements outlined below. You also confirm that your device will meet these specifications and requirements and will permit you to access and retain the disclosures, agreements, change notices, terms and conditions, statements and any other documents electronically each time you access and use online products.

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System Requirements to Access Information

To receive an electronic copy of the disclosures, agreements, change notices, terms and conditions, statements and any other documents you must have the following equipment and software:

A personal computer or other device, which is capable of accessing the Internet. Your access to this page verifies that your system/device meets these requirements.

An Internet web browser, which is capable of supporting 128-bit or better encryption, like Microsoft Internet Explorer or Google Chrome. It is recommended to always use the latest version of your web browser. Your access to this page verifies that your browser and encryption software/device meets these requirements.

You must have software, which permits you to receive and access Portable Document Format or “PDF” files, such as Adobe Acrobat Reader. It is recommended to always use the latest software version. Your access to this page verifies that your system/device has the necessary software to permit you to receive and access PDF files.

Withdrawal of Electronic Acceptance of Disclosures and Notices

You may withdraw your consent to receive disclosures, agreements, change notices, terms and conditions, statements and any other documents, in electronic form for any of your accounts by contacting us via email using the “Contact Us” link on our website www.legacy.bank or by telephone at (316) 260-3711 or by postal mail at 3711 N. Ridge Road, Wichita, KS 67205. 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 statements or documents. Any withdrawal of your consent to receive electronic statements 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 email 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 information such as your email address through your online banking access or by telephone at (316) 260-3711 or by postal mail at 3711 N. Ridge Road, Wichita, KS 67205. To ensure the security of your account(s), any changes to a mailing address may require written authorization from you, by completing the Address Change Form, which can be obtained by contacting (316) 260-3711 and mailing the completed Address Change Form to the address above or bringing it to one of our branches.