

WESTERN SHAMROCK CORPORATION
ESIGN CONSENT TO USE ELECTRONIC RECORDS
AND SIGNATURES

As part of your relationship with us, we want to ensure you have all of the information you need to effectively receive your loan documents. Our goal is to provide you with as many options as possible for receiving your documents. We are required by law to give you certain information “in writing” – which means you are entitled to receive it on paper. We may provide this information to you electronically, instead, with your prior consent. We also need your general consent to use electronic records and signatures when you make a loan with us. So, before we can send you your loan documents electronically you must review and consent to the terms outlined below.

In this consent:

- “We,” “us,” “our” and “Western Shamrock Corporation” means Western Shamrock Corporation.
- “You” and “your” means the person giving this consent, and also each additional account owner, authorized signer, authorized representative, delegate, product owner and/or service user identified on any Western Shamrock Corporation Product that you apply for, use or access.
- “Communications” means each disclosure, notice, agreement, loan document, record, document, and other information we provide to you, or that you sign or submit or agree to at our request.
- “Electronic Service” means each and every product and service we offer that you apply for, use, administer or access using the Internet, a website, email, messaging services (including text messaging) and/or software applications (including applications for mobile or hand-held devices), either now or in the future.
- “Western Shamrock Corporation” means each and every account, product or service we offer that you apply for, own, use, administer or access, either now or in the future. Western Shamrock Corporation Products include Electronic Services.
- The words “include” and “including,” when used at the beginning of a list of one or more items, indicates that the list contains examples – the list is not exclusive or exhaustive, and the items in the list are only illustrations. They are not the only possible items that could appear in the list.

1. Your consent to use electronic records and signatures; Choosing to receive Communications electronically or in writing; Certain information must still be provided in writing. In our sole discretion, the Communications we provide to you, or that you sign or agree to at our request, may be in electronic form (“Electronic Records”). Examples of types of Communications that we may send as Electronic Records under this consent are the loan application, loan contract and related disclosures, security agreement, privacy policy, and/or insurance documents. We may also use electronic signatures and obtain them from you as part of our transactions with you.

Electronic Records may be delivered to you by email or text message. In some cases, you will be able to choose whether to receive certain Communications electronically, or on paper, or both. We will provide you with instructions on how to make those choices when they are available.

We may always, in our sole discretion, provide you with any Communication in writing, even if you have chosen to receive it electronically.

Sometimes the law, or our agreement with you, requires you to give us a written notice. You must still provide these notices to us on paper, unless we specifically tell you in another Communication how you may deliver that notice to us electronically.

There are certain Communications that by law we are not permitted to deliver to you electronically, even with your consent. So long as required by law, we will continue to deliver those Communications to you in writing. However, if the law changes in the future and permits any of those Communications to be delivered as Electronic Records, this consent will automatically cover those Communications as well.

2. Your option to receive paper copies. If we provide Electronic Records to you, and you want a paper copy, you may contact your local branch that made your loan and request a paper version. You will find the appropriate contact information in the documents related to the Electronic Record.

3. Your consent covers all Western Shamrock Corporation Products; Privacy Policies. Your consent covers all Communications relating to any Western Shamrock Corporation Product. Your consent remains in effect for this one loan transaction only. If you make another loan in the future, you will have to give us your consent again.

From time to time, you may seek to obtain a new Western Shamrock Corporation Product from us. When you do, you will have to give us your consent again to use Electronic Records and signatures.

You agree that we may satisfy our obligation to provide you with an annual copy of our Privacy Policy by keeping it available for review on www.westernshamrock.com.

4. You may withdraw your consent at any time; Consequences of withdrawing consent; How to give notice of withdrawal. You have the right to withdraw your consent at any time. Your withdrawal of consent will become effective after we have had a reasonable opportunity to act upon it.

If you are receiving documents via e-mail or text message, the termination will cause paper copies to be mailed to you via the U.S. Postal Service or other courier.

To withdraw your consent: Please contact your local branch office. You will find their contact information in the documents related to the Electronic Record.

5. You must keep your email or electronic address current with us. You must promptly notify us of any change in your email or other electronic address. You may change the email address on record for you by contacting your local branch office and updating your contact information. If you have given us another type of electronic address, such as a mobile phone number for SMS text messages, you may change that address by calling your local branch office phone number listed above

6. Hardware and software you will need. To receive Electronic Records, you must have access to:

- a Current Version (defined below) of an Internet browser we support,
- a connection to the Internet,
- a Current Version of a program that accurately reads and displays PDF files (such as Adobe Acrobat Reader), and
- a computer and an operating system capable of supporting all of the above. You will also need a printer if you wish to print out and retain records on paper, and electronic storage if you wish to retain records in electronic form.

You must also have an active email address.

By “Current Version,” we mean a version of the software that is currently being supported by its publisher.

From time to time, we may offer services or features that require that your Internet browser be configured in a particular way, such as permitting the use of JavaScript or cookies. If we detect that your Internet browser is not properly configured, we will provide you with a notice and advice on how to update your configuration.

We reserve the right to discontinue support of a Current Version of software if, in our sole opinion, it suffers from a security flaw or other flaw that makes it unsuitable for use with our operation.

7. Changes to hardware or software requirements. If our hardware or software requirements change, and that change would create a material risk that you would not be able to access or retain your Electronic Records, we will give you notice of the revised hardware or software requirements. Continuing to use Electronic Services after receiving notice of the change is reaffirmation of your consent.

8. Communications in languages other than English. Please note, we may be unable to fulfill and service our Products in a language other than English. Future Communications may be in English only. If you are not fluent in English, you should consider obtaining the services of an interpreter or taking other steps to ensure you understand the transaction before entering into it and to explain any future Communications in English.

By providing your consent, you are also confirming that you have the hardware and software described above, that you are able to receive and review electronic records, and that you have an active email account. You are also confirming that you are authorized to, and do, consent on behalf of all the other account owners, authorized signers, authorized representatives, delegates, product owners and/or service users identified with your Western Shamrock Corporation Products.

ADDITIONAL EXAMPLES OF ELECTRONIC RECORDS COVERED BY YOUR CONSENT INCLUDE:

1. This ESIGN Consent Disclosure and any amendments;
2. All of the Communications related to any Western Shamrock Corporation Product, except for those excluded by the terms of this ESIGN Consent Disclosure;
3. All of the periodic disclosures and notices we provide to you concerning your Western Shamrock Corporation Products;
4. Any notice or disclosure regarding fees or assessments of any kind, including late fees and returned item fees;
5. Notices of amendments to any of your agreements with us; and
6. Other disclosures and notices that we are legally required to provide to you, or choose to provide to you in our discretion.

Signature: _____ Date: _____