

## **EpicVue Electronic Transaction Disclosure and Agreement**

### **Disclosure Relating to Electronic Delivery**

Prior to using EpicVue's online transaction portal, you must affirmatively consent to the terms of our Electronic Transaction Disclosure and Agreement ("Agreement"). The online transaction portal permits you to electronically initiate account transactions and communicate with EpicVue ("EpicVue"). This Agreement contains the terms that govern your use of the online transaction portal and to engage in electronic transactions with EpicVue. You can agree to the terms of this Agreement by clicking on the "**I Agree**" button.

Prior to consenting to this Agreement you must be informed of:

- (a) the option to receive a paper or non-electronic form of the record and the transactions or category of records that may be provided;
- (b) your right as a consumer to withdraw this consent along with any of the conditions, consequences or fees in the event of such a withdrawal request and the procedures necessary to withdraw;
- (c) the procedure for requesting a paper copy of an electronic record (and any fees associated with such request);
- (d) your obligation to inform us and update us of how we can contact you electronically;
- (e) hardware and software requirements for access to and retention of electronic records; and
- (f) your responsibility to provide proof of your ability to access the information and electronically consent to all of these.

**Records Available** – Transaction history to include bill pay transactions and stop payment history normally provided in writing may be provided electronically if you have affirmatively consented to receive such records electronically and you have not withdrawn such consent.

**Receiving a Paper Copy** - You have the right to receive a paper copy of this Electronic Transaction Disclosure and Agreement. You may request a paper copy of this Agreement at no charge in one of the following ways: send an electronic mail message ("E-mail") with your name and e-mail address to [requests@epicvue.com](mailto:requests@epicvue.com), call us at 844-374-2883, or write to us at EpicVue, 4141 S Highland Dr. Suite 100, Salt Lake City, UT 84124, with your name and mailing address. Be sure to state that you are requesting a copy of the Electronic Transaction Disclosure and Agreement.

**Withdrawing Your Consent to Receive Notices Electronically** - You can contact us in any of the ways described in the preceding paragraph to withdraw your consent to receive any EpicVue notices and/or future notices. If you withdraw your consent, we may terminate our relationship. Your withdrawal of consent shall be effective within a reasonable period of time after receipt by the institution. Failure, on the part of the institution, to provide adequate notice of changes in hardware and/or software specifications can be treated as a withdrawal of consent by the consumer without the imposition of fees.

**Notifying Us of a Change in your E-mail Address** - You must notify us of any change in your e-mail address through EpicVue's online portal by logging in through the "My Account" tab, select the "Address" tab, and select "Edit" located by the "Billing Address" section or write to EpicVue, 4141 S Highland Dr. Suite 100, Salt Lake City, UT 84124, and give us your name and your new e-mail address.

**Hardware and Software Requirements** - In order to use the EpicVue online portal and to access, receive and retain notices electronically, you must provide at your own expense the following minimum hardware: PC computer equipped with 133 Mhz processor, 64 Mg of memory, 56k Modem, and 800x600 screen resolution. Your computer must meet the following minimum requirements: an Internet web browser with capabilities to support a minimum 40 to 128 bit encryption (AOL, Netscape, Internet Explorer, version 5.0 or above, are examples)]. You confirm that your computer will meet these specifications and requirements and will permit you to access and retain any notice electronically each time you access and use EpicVue's online portal.

**Change in Hardware and/or Software Specifications** - We will give you notice of any change of the previously disclosed specifications and/or requirements if the proposed change will adversely affect your ability to access and retain subsequent electronic notices from us.

Nothing in this agreement affects the content or timing of disclosures to be provided by any other statute, regulation or other rule of law. If any law requires verification or acknowledgement of receipt of such notice or disclosure, the notice or disclosure may be provided or made available electronically only if the method used provides verification or acknowledgements of receipt, whichever is required. Oral communication or a recording of an oral communication shall not qualify as an electronic record for the purposes of consent to receive electronic notices.

**BY CLICKING THE I AGREE BUTTON**, you consent to the electronic delivery of the Electronic Transaction Disclosure and Agreement and other notices or disclosures relating to the Agreement. You confirm that you are able to access information in an electronic form and you also agree that EpicVue does not need to provide you with an additional paper (non-electronic) copy of the Agreement unless specifically requested. You agree to the terms and conditions of all applicable notices and disclosures.