



eSign Consent and Disclosure

Terms

- “We,” “us,” and “bank,” means mph.bank, Powered by Liberty Savings Bank, FSB.
- “You”, “your”, “authorized user”, and “account owner” means the person providing this eSign consent, and your consent means that you also are speaking for any joint owners on this account since either owner can consent for the other as it relates to electronic services.
- “Electronic communications”, means any disclosure, notice, agreement, fee schedule, statement, record, or any other document that can be sent electronically.

You are providing consent that all account communications sent by us, to include and without limitation, regulatory disclosures, account and service notices, changes in applicable terms can be provided in electronic format for the checking or savings account you are opening online today, to include ancillary services you may select during the online account opening process.

By opening this account (applying, completing the verification process and funding the account), I acknowledge that I am consenting to the terms of this eSign Disclosure. I further acknowledge that I received this document as an attachment to the email that was sent to me with a verification code to complete my new account set up. I was provided the ability to review all disclosures, this one included, prior to completing the new account setup online.

I am consenting to:

- Receiving regulatory disclosures electronically
- Receiving electronic notices as it pertains to communication about my account (for the purpose of ‘servicing’ the account, not for marketing purposes. Please review the Privacy Policy for information on how to opt out of marketing.)
- Electronic statements (eStatements) are a condition of this all-electronic account. * I agree to consent to eStatements once I have set up my online account with my credentials.
- Changes in applicable terms
- Using an electronic signature to sign any document or communication as it relates to this account, or any actions that I request.

Hardware and software requirements

Your access to this page verifies that your system has the necessary software to access the internet, have a web browser and encryption software that meets the minimum requirements and that you can receive and access PDF files. You are also indicating that you are able to download and/or print PDF files to retain account information as needed.

If our hardware or software requirements change and it creates a material risk that you would not be able to access or retain electronic communications, we will provide you notice. The continued use of this service after receiving notice of the change is reaffirmation of your consent.

Valid email address and mobile phone number kept current

You agree that you will notify/update us of any change to your email address, mobile phone and



mph.bank
Powered by Liberty Savings Bank, FSB
www.mph.bank

postal address. You can update your information by signing into electronic banking and sending us a secure message or writing to us at the address listed below.

We reserve the right to mail via US Postal Services any account communication that is returned as "undeliverable."

We reserve the right, at our sole discretion, to terminate or change the terms and conditions for electronic communications with appropriate notice as required by law.

There may be certain communications that we are not permitted to deliver via electronic means, even with your consent. If a paper notification is required by law, then we will continue to deliver those documents in writing. However, if changes to law permit those documents to be delivered electronically in the future, then this document that speaks of your consent will cover those future electronic communications.

Electronic documents and electronic communications

All documents may be viewed electronically-some documents may be available on the website like disclosures, and some are only available once you sign into electronic banking/online banking (eStatements).

You can:

- Print any of the documents
- Download and save the electronic copies to a storage device of your choosing

We may provide you an electronic notice or communicate to you by:

- Sending you an email to notify you to sign into online banking to access a document
- Sending the document or communication to an email address you provided
- Sending you an alert through any wireless device you have designated
- Directing you to a page on www.mph.bank to review a notice.

All of the above methods of notification are considered as if we notified you "in writing" and have the same legal effect as written and signed paper documents or communications.

Consequence of withdrawing consent; how to give notice of withdrawal.

If you choose to opt out of electronic communications and receive paper notifications and/or paper statements, your account may be terminated at the bank's discretion. The accounts opened under mph.bank are intended to be an online, electronic only account.

To withdraw consent, you may notify us by signing into your online account and sending us a secure message, email us at customer.support@mph.bank or call us at 800.892.8798 or write us at: mph.bank, c/o Liberty Savings Bank, Attn: Operations Area, 2323 Stickney Pt. Rd, Sarasota FL, 34231.