

E-SIGN DISCLOSURE

CONSENT FOR ELECTRONIC COMMUNICATIONS ("E-SIGN AGREEMENT")

The following disclosures are required by the federal Electronic Signatures ("E-Sign") in Global and National Commerce Act (the "Act"). Before we can open an Account for you, you must acknowledge receipt of these disclosures, agree that you have read the disclosures and provide your consent to the electronic delivery of all Communications (defined below) regarding your Account (defined below) and any related products and services offered by us.

This Electronic Communications Agreement ("E-Sign Agreement") applies to all Communications related to your Account. The Account is intended for use only by individuals who are willing and able to receive notices and communications from us exclusively through electronic means. If you do not agree to have us provide you with the legally-required notices and communications described herein in electronic and not paper form, then you should not open an Account. Similarly, if after providing your consent hereunder, you withdraw such consent, we reserve the right to terminate your Account as described below.

"Account" means a deposit account that we offer.

"Access Device" means any electronic device you use to access mobile or online services or to view electronic documents. This includes, but is not limited to: a traditional computer such as a desktop or laptop computer, or a mobile device such as a tablet computer or a smartphone.

"Bank", "we", "us" and "our" mean Sunrise Banks, N.A.

"Communication" means any customer agreements or amendments thereto, disclosures, notices, responses to claims, periodic statements, error resolution notices, privacy policies and all other information in connection with the Account that we are required by law to provide to you in writing.

Scope of Communications to Be Provided in Electronic Form. You agree that we may provide you with any Communications in electronic format, to the extent allowed by law, rather than send paper Communications to you. Your consent to receive electronic Communications and transactions includes, but is not limited to:

- All legal and regulatory disclosures and communications associated with your Account and any related products or services;
- This Agreement and any notices about a change in the terms of your Account, or any other terms of this Agreement;
- Periodic statements;
- Privacy policies and notices;
- Error resolution notices;
- Responses to claims filed in connection with your Account;
- Notices regarding insufficient funds or negative balances; and
- All other communications between us (or our service providers) and you concerning your Account and any related transactions, products or services

Method of Providing Communications to You in Electronic Form. All Communications that we provide to you in electronic form will be provided either (1) by posting to our website, (2) by delivery through our Online Banking messaging center or MoCaFi.com (3) by e-mail or (4) by SMS text message if you have provided your consent separately to receive communications via SMS text message. You will be notified when a Communication pertaining to your Account is available. It is your responsibility to check these sources regularly for Communications and to review any updates to this E-sign Agreement.

How to Withdraw Consent. You may withdraw

your consent to receive electronic Communications at any time by notifying us in writing at support@mocafi.com or at MoCaFi, 1 Washington Park, 7th Floor, Newark, NJ 07102. We reserve the right to restrict or terminate your access to your Account and any and all related products if you withdraw your consent to receive electronic Communications. If your Account is closed as a result, we will mail you a refund check for any amount remaining in your Account. If you withdraw your consent, the legal validity and enforceability of prior Communications delivered in electronic form will not be affected.

How to Update Your Records. It is your responsibility to provide us with a true, accurate and complete e-mail address, contact, and other information related to this E-Sign Agreement and your Account, and to maintain and update promptly any changes in this information. You can update information (such as your e-mail address) by calling us at 1-800-342-7374 or by updating your contact information in MoCaFi.com. We are not responsible for any delay or failure in your receipt of the Communications if we send the Communications to the last email address you have provided to us.

To access your Account and electronic documents on a mobile device, you will need:

- A mobile device with any of the following operating systems: Android or iOS (iPhone);
- A data plan provided by your wireless carrier;
- A mobile browser that is compatible with your operating system (i.e. Google Chrome, Safari, Firefox, or Internet Explorer) and is a version that we support and that is currently supported by its developer; and
- If you wish to view .pdf files on your mobile device, you will need software that accurately

reads and displays .pdf files (such as the mobile version of Adobe Reader).

To access Online Services and electronic documents on a traditional computer, you will need:

- A computer with any of the following operating systems: Windows XP or higher, OS X (Apple) or higher and, for PC's: Pentium 120 MHz or higher; for Macintosh, PowerMac 9500, Power PC 604 processor 120-MHz Base or higher;
- An internet connection with an internet browser that is compatible with your operating system (i.e. Google Chrome, Safari, Firefox, or Internet Explorer) and is a version that we support and that is currently supported by its developer;
- Software that accurately reads and displays .pdf files (such as Adobe Reader 8.0 or higher); and
- A printer and/or storage device if you wish to print or retain any electronic documents.

We will notify you if our hardware or software requirements change and whether that change creates a material risk that you would not be able to access or retain your electronic documents. Continuing to use your Account and related products and services after receiving notice of the change is the reaffirmation of your consent to this E-Sign Agreement.

Requesting Paper Copies. Generally, we will not send you a paper copy of any electronic Communication, unless requested by you. If you request a paper copy of your Account statement, you acknowledge that we may charge you a fee for the production and mailing of the paper statement, as noted in the applicable product disclosure. To request a paper copy of an electronic Communication, call us at 1-800-342-7374 or email us at support@mocafi.com. Additionally, we reserve the right, but assume no obligation, to provide a paper (instead of electronic) copy of any Communication that you have authorized us to provide electronically.

Communications in Writing. You accept electronic Communications provided by us as reasonable and proper notice, for the purpose of any and all laws, rules, and regulations, and agree that such electronic form fully satisfies any requirement that such communications be provided to you "in writing" or in a form that you may keep. You should print or download for your records a copy of this E-Sign Agreement and any other electronic Communication that is important to you.

Federal Law. You acknowledge and agree that your consent to electronic Communications is being provided in connection with a transaction affecting interstate commerce that is subject to the E-Sign Act, and that you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

Termination/Changes. We reserve the right, in our sole discretion, to discontinue the provision of your electronic Communications, or to terminate or change the terms and conditions on which we provide electronic Communications. We will provide you with notice of any such termination or change as required by law.

Consent. By clicking the box to accept these terms, you adopt the check as your electronic signature and you acknowledge receipt of the E-Sign Agreement and further acknowledge that you have read the E-Sign Agreement; you affirmatively consent to the electronic receipt of any and all Communications in connection with your Account or related products and services and confirm that you are able to receive and review Electronic Communications in the manner we have described above. You further agree that your Access Device satisfies the hardware and software requirements specified above and that you have provided us with a current e-mail address at which we may send electronic Communications to you.