

## **CONSENT TO RECEIVE ELECTRONIC DISCLOSURES**

Read Carefully and Print or Retain a Copy for Your Records

Introduction. This Consent to Receive Electronic Disclosures (the "Consent") is being provided to you by California Business Bank ("CBB") to inform you of your rights when you electronically receive legally required information and disclosures. You provide your consent by clicking that you "agree" to the disclosures provided, and clicking that you "accept" which acknowledges you have consented to conduct a transaction electronically.

Consent. To sign documents electronically, you must consent to CBB providing you important information and disclosures electronically. If you do not want to consent to receive disclosures electronically, please contact CBB to arrange signing your documents in person.

Scope of your consent. Your consent to receive disclosures electronically applies to disclosures required by federal and state law, including (i) disclosures and other information we provide to you during the account opening process (such as information about requiring identifying information, regulatory notices, notices of approval/denial of an application, etc.), (ii) disclosures and other information we provide to our customers while they maintain an account with us, which may include miscellaneous forms such as an address change or stop payment form, (iii) other account-related information, and (iv) CBB's response to any of your questions about your account. We may also provide disclosures to you in paper form.

Terminating your consent. You may withdraw your consent to receive future disclosures in electronic format by writing to CBB at 3200 El Camino Real, Suite 220, Irvine, CA 92602.

Equipment requirements. To receive and retain information and disclosures in electronic format, you will need a computer and printer; a communications link (usually through a traditional or cellular telephone service provider or a cable connection and a modem or other device for connecting your computer to the Internet); an Internet service provider; a browser that supports 128-bit encryption security; and an email address where disclosures can be sent in electronic format. Disclosures provided are intended to be viewed online with a computer monitor set at an 800 x 600 screen resolution and margins set at 0.50". In order to keep copies for your records, you will need to have access to a printer or have the ability to download information. Viewing disclosures that we provide in pdf format requires use of the free Adobe Acrobat reader.

Paper copies of disclosures. You may request a written (non-electronic) copy of any disclosures provided to you electronically by writing to CBB at 3200 el Camino Real, Suite 220, Irvine, CA 92602. There is no charge for requesting the paper copies of disclosures delivered electronically.

Keep your email address current. Since we may respond to your inquiries electronically, please keep your email address current. You can update your email address by writing to us at 3200 El Camino Real, Suite 220, Irvine, CA 92602.