E-SIGN DISCLOSURE AND CONSENT AGREEMENT

This E-Sign Disclosure and Consent Agreement ("Agreement") applies to all Communications and required disclosure relating to your application and all correspondence including statements and notices for a loan with The North Side Bank and Trust Company (Bank) and/or your actual loan, if any, with the Bank.

1. **Scope of Communications to be Provided in Electronic Form**
   You agree that we may provide you with any Communications that we may choose to make available in electronic format, to the extent allowed by law, and that we may discontinue sending paper Communications to you, unless and until you withdraw your consent as described below. Your consent to receive electronic communications and disclosures includes:
   - All legal and regulatory disclosures and communications associated with your mortgage loan application or your actual mortgage loan including those disclosures required by the Real Estate Settlement Procedures Act, the Truth in Lending Act and the Mortgage Disclosure Improvement Act.
   - Notices or disclosures about the sale of your loan or a change in the servicing of your loan.
   - Privacy policies and notices
2. **Method of Providing Communication to You in Electronic Form**
   All Communications that we provide to you in electronic form will be provided either (1) via e-mail, (2) by access to a web site that we will designate in an e-mail notice we send to you at the time the information is available, (3) to the extent permissible by law, by access to a web site that we will generally designate in advance for such purpose or (4) by requesting you download a PDF file containing the Communication.
3. **How to Withdraw Consent**
   You have the right to withdraw your consent to receive Communications in electronic form by calling us at 1-513-542-7800. At our option, we may treat your provision of an invalid e-mail address, or the subsequent malfunction of a previously valid e-mail address, as a withdrawal of your consent to receive electronic Communications. We will not impose any fee to process the withdrawal of your consent to receive electronic Communications; however your access and use of Online Banking may be terminated. Any withdrawal of your consent to receive electronic Communications will be effective only after we have a reasonable period of time to process your withdrawal.
4. **How to Update your Records**
   It is your responsibility to provide us with true, accurate and complete e-mail address, contact, and other information related to the Disclosure and your Account(s), 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 1-513-542-7800.
5. **Hardware and Software Requirements**
   In order to access, view and retain electronic Communications that we make available to you, you must have:
   - Sufficient electronic storage capacity on your computer's hard drive or other data storage unit;
   - An e-mail account with an Internet service provider and e-mail software in order to participate in our electronic Communications programs;
   - A personal computer (for PC's: Pentium 120Hhz or higher; for Macintosh, Power Mac 9500, Power PC 604 processor 120-MHz Base or higher), operating system and telecommunications connections to the Internet capable of receiving, accessing, displaying and either printing or storing Communications received from us in electronic form via a plain text formatted e-mail or by access to our web site using one of the browsers specified below;
   - Adobe Reader version 8.0 or higher;
   - Windows 2000 or later version running either Internet Explorer version 6.0 or higher or Firefox version 3.0 or higher, or Macintosh OSX 10.2 or higher running Safari web browser.
6. **Requesting Paper Copies**
   We will not send you a paper copy of any Communication which is available electronically from the Bank, unless you request it, or we otherwise deem it appropriate to do so. You can obtain a paper copy of an electronic Communication by printing it yourself or by requesting that we mail you a paper copy, provided that such requests are made within a reasonable time after we first provided the electronic Communication to you. To request a paper copy, call us at 1-513-542-7800. 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, and we may impose a fee for such requests.
7. **Communications in Writing**
   All Communications in either electronic or paper format from us to you will be considered "in writing". You should print or download for your records a copy of this Agreement and any other Communication that is important to you.
8. **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 federal Electronic Signatures in Global and National Commerce 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.
9. **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.

PLEASE NOTE: By responding to the email to which this was attached with the statement, "I Agree", and indicating the title of this Agreement in your email, you are consenting to the provisions of this Agreement.

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