

Electronic Signature and Consent to Conduct Business Electronically

Welcome to Alliant's online deposit service, eDeposit! This non-contractual service is being offered and provided to you because you satisfied certain criteria and guidelines for eligibility. eDeposit is not a loan, which means that Alliant does not engage in credit underwriting as a basis for determining your eligibility for this service. Decision criteria is risk based, linked to account history, determined by Alliant using internal and confidential information, and is subject to change at anytime without notice. If you fail to abide by the agreed upon terms and conditions, there is a change in business conditions, or for any other reason(s) as determined by Alliant, we reserve the right to reduce, suspend, or discontinue your access to eDeposit. To get started and enroll into eDeposit, you must agree to the following before you begin using the service:

- Electronic signature disclosure and consent to conduct business electronically regarding eDeposit
- eDeposit enrollment agreement

Electronic signature disclosure

This disclosure provides important information required by the Electronic Signatures in Global and National Commerce Act (E-SIGN Act). By clicking on the "I agree" button, you consent to enroll in Alliant's eDeposit service by using your electronic signature.

Consent to conduct business electronically regarding eDeposit

Technical requirements: To use eDeposit and to access and retain electronic records, you will need Microsoft Internet Explorer 5.5 or Netscape 6.01 or higher. You must also have access to a printer and/or the ability to download information, in order to keep copies of the electronic agreements and disclosures for your records.

Right to withdraw your consent: You have the right to withdraw your electronic consent to conduct business electronically regarding eDeposit. If you select this option, your access to eDeposit will be terminated. To re-enroll, you will need to meet eligibility requirements. You may withdraw your consent through SkyBranch®, our online banking service, or by contacting Alliant at 800-328-1935.

Paper copies of electronic records: If at anytime you wish to obtain a free copy of your electronic signature and consent to conduct business electronically and/or the eDeposit enrollment agreement, click on the "print" button or contact us at 800-328-1935.

Communication: In order to communicate with you regarding eDeposit and to use the service, you must be enrolled in SkyBranch and provide a current e-mail address. It is your responsibility to update Alliant regarding any changes to your e-mail address.

Applicability: Your electronic signature and consent to conduct business electronically applies to the eDeposit service only.

By agreeing, you are providing Alliant with your electronic signature and consent to conduct business electronically regarding eDeposit.