

FEDERAL E-SIGN ACT DISCLOSURE AND AGREEMENT

This electronic transaction disclosure, consent, and agreement (collectively, the agreement) contains important information that you are entitled to receive before you consent to receive electronic records. Please read this agreement carefully and download, save and/or print a copy for your files.

Etana Custody (Etana) may occasionally be required by law to provide you, the signer(s) of this agreement, with certain written notices or disclosures. This agreement discloses certain information to you that we are required to provide before obtaining your consent to receive such legally required notices and disclosures by electronic means. This agreement also obtains your consent to electronically receive such legally required notices and disclosures (i.e., "required information") in a matter that reasonably demonstrates your ability to access and retain the required information.

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 any transactions that are initiated and/or completed through Etana's Online Account Opening Tool, its Electronic Signature system, or Etana's ShareFile system.
- Privacy policies and notices.
- Records and documents, including notices and disclosures of a change in terms, relating to any of your accounts with Etana as long as we have a continuing relationship.

Types of Required Information Provided by Electronic Means; Accessing and Retaining Information

In conjunction with the processing of any transaction in which you participate with us, we will provide or make required information available to you in PDF format. To access and retain required information, you will need the following:

- A personal computer or other device which is capable of accessing the internet, and has a minimum operating system such as: Windows 2000, Windows XP, Windows Vista, or Mac OS X
- A web browser: minimum versions are recommended such as Microsoft Internet Explorer 8.0, Mozilla Firefox 3.0+, Google Chrome 4.0+, or Safari 3.0+
- An e-mail account with an internet service provider and e-mail software.
- PDF reader: Adobe Reader or similar software may be required to view and print PDF files. You may download the most current version of the software identified above by going to www.adobe.com.
- A printer (for printed copies) or a working hard drive or other storage device (to store electronic copies).
- Screen Resolution: 800 x 600 minimum.
- Enabled Security Settings: Allow per session cookies.

These technical requirements are subject to change. If they change, you will be provided with an updated version of this agreement and asked to provide us with your consent in a manner that reasonably demonstrates your ability to receive notices and disclosures under the new technical requirements.

How to Obtain Paper Copies of Required Information

You may request a free paper copy of required information we have electronically provided or made available to you at any time by contacting us as set out below. Additionally, you may download and print any required information we send you through any Bank system.

Our Option to Send Paper

Your consent does not mean that we must provide the required information electronically. We may, at our option, deliver required information and other communications to you on paper should we choose to do so. We may also require that certain communications from you be delivered to us on paper at a specified address.

Withdrawing Your Consent

If, after you have consented to receive the required information electronically, you decide that you wish to receive the required information in paper format only, you may withdraw your previously provided consent by contacting us as set out below.

Informing Us of Your Current Email Address

You are responsible for providing us with a working individual email address to which we can send required information and for ensuring that it is kept current in our files. Please inform us each time you change your email address by contacting us as set out below.

How to Contact Etana

In each instance, you may contact by email at info@etana.com or by phone at 1-303-357-1104

Important Notice

You understand that the information you have elected to receive is confidential in nature. We are not responsible for unauthorized access by third parties to information and/or communications provided electronically nor any damages, including direct, indirect, special, incidental or consequential damages caused by any unauthorized access. We are not responsible for delays in the transmission of any information. We are not responsible for any computer virus or related problems.

Consent and Agreement

By accepting this agreement, you certify that: (i) you have read and understand this agreement, (ii) you can print on paper or electronically save this agreement for your future reference, (iii) you consent to receive the required information by the electronic means described above, (iv) you acknowledge that you are providing your consent to receive electronic communications pursuant to the Electronic Signatures in Global and National Commerce Act and intend that this statute applies to the fullest extent possible, and (v) you have provided a working individual email address.