

E-SIGN Consent Agreement for Consumer Reserve Line

Please read this E-SIGN Consent Agreement carefully and retain a copy for your records.

This E-SIGN Consent Agreement applies to all disclosures, notices, terms and conditions related to the Consumer Reserve Line account for which you are applying and will be effective until expressly withdrawn by you.

These documents include but are not limited to:

- Initial regulatory notices and disclosures
- Loan and deposit statements for your account
- All legal and regulatory disclosures and notices associated with your account
- Notices or disclosures about a change in the terms of your account

Electronic Delivery of Disclosures and Notices

By Agreeing to the terms of the E-SIGN Consent Agreement, you are consenting to receive the disclosures, notices and terms and conditions related to the Consumer Reserve Line account electronically. The specific documents and disclosures will be provided electronically following your acceptance of this E-SIGN Consent Agreement and confirmation of your ability to access the disclosures. You understand that these documents will not be mailed to you, unless you specifically request it. To request a paper copy of any disclosure, notice or other document, contact us at 1-800 US BANKS (800-872-2657). Upon request, paper copies will be mailed to you. With the exception of photocopy requests of previously issued statements or copies of checks or other items, copies of disclosures and other notices will be mailed at no charge (see your Consumer Pricing Information Brochure for specific charges).

Your consent does not mean that U.S. Bank must provide the documents electronically but instead may, at its option, deliver some or all of those documents electronically or otherwise communicate them via paper.

Documents will be delivered to you via email notification or by logging on to the online services website where they will be available for viewing and subsequent saving via the message center or applicable area on the site. After you view your electronic document, you should print and/or retain with your other important documents.

You also confirm that your computer or electronic device meets the specifications and requirements listed below, and permit you to access and retain the disclosures and notices electronically.

System Requirements to Access Information

U.S. Bank hosted Web pages and Web-based applications support the following operating systems and browsers:

Windows XP, Windows Vista or Windows 7

- Microsoft Internet Explorer 7.0 and higher
- Firefox 3 and higher
- Google Chrome 3.0 and higher

Macintosh OS 10 and higher

- Safari 3.0 and higher
- Firefox 3 and higher
- Google Chrome 3.0 and higher

Adobe Reader Software 8.0 and higher

You understand that you are responsible for the installation, maintenance and operation of your computer and equipment and software. U.S. Bank is not responsible for any errors or failures from any malfunction or your computer for any virus, other problems or changes that may be associated with the use of your computer, including for example the cost of your internet service provider or phone service costs.

Email Address

You agree to maintain a valid email address in order to receive information from us and that we may contact you. You may update your email address online or by contacting us at 1-800-USBANKS (1-800-872-2657). Confidential personal or financial information will never be sent or requested in an email from U.S. Bank.

Opening and Saving PDFs

To open and save Portable Document Format (PDF) files, you must have or install the free Adobe Reader software. U.S. Bank hosted Web pages and Web-based applications support Adobe Reader versions 8.0 and higher.

Withdrawal of Electronic Acceptance of Disclosures and Notices

To withdraw your consent, exit the session prior to agreeing to the Consumer Reserve Line terms and conditions. If you exit the session prior to agreeing to the terms and conditions, the account(s) will not be opened.

To withdraw your consent for electronic delivery of notices and documents after enrollment, contact us at 1-800-US Banks (1-800-872-2657). If you withdraw your consent, U. S. Bank will terminate your electronic delivery of documents and you will automatically receive paper copies via U.S. Postal Service. This change will take place no later than the second billing cycle after withdrawal of your consent for electronic delivery of notices and documents. There may be a fee associated with providing paper copies. See your Consumer Pricing Information Brochure for specific charges.

Consent

By checking the box, you consent to the electronic delivery of Consumer Reserve Line disclosures, notices, terms and conditions, acknowledge that you have read the above information and can view this information using your computer or electronic device, internet provider and software and demonstrate that you can access, read and are able to retain the electronic documents. You also agree that U.S. Bank does not need to provide you with a paper copy unless specifically requested by you.