

ESIGN CONSENT TO USE ELECTRONIC COMMUNICATIONS AND SIGNATURES

You have indicated you wish to receive and sign the documents relating to your application for credit with us electronically. We are required by law to give you certain information “in writing” – which means you are entitled to receive it on paper. We need your consent in order to provide you this information electronically instead. We also need your general consent to use electronic records and signatures in our relationship with you.

In this Consent, the words "we," "us," and "our" means MidFirst Bank. The words "you" and "your" means the person giving consent. “Communications” means each disclosure, notice, agreement and amendments thereto, undertaking, fee schedule, statement, record, document, privacy policies or other information we provide to you in connection with your application for credit, or that you sign or submit or agree to at our request.

1. Your Consent. You agree that any of the Communications we provide to you, or that you sign or agree to at our request, may be in electronic form. We may also use electronic signatures and obtain them from you on any Communication.

All Communications that we provide to you in electronic form will be delivered either (1) via e-mail or (2) by your accessing a website that we will designate in an e-mail, text message or other electronic notice we send to you at the time the information is available. We will establish security procedures you will have to follow to access the website.

We may always, in our sole discretion, provide you with any Communications on paper, even if you have authorized electronic delivery. Sometimes the law, or our agreement with you, requires you to give us a written notice. You must still provide these notices to us on paper, unless we tell you how to deliver the notice to us electronically.

2. How to Withdraw Consent. You may withdraw your consent to receive Communications electronically at any time by calling us toll free at **1-888-643-3477** or by emailing us at loans@midfirst.com. Withdrawing your consent may delay certain transactions with us. In addition, if we offer a discount now or in the future for conducting business electronically, a withdrawal of consent could result in the removal of any such discount. A withdrawal of your consent to receive electronic Communications will be effective only after we have had a reasonable period of time to process your withdrawal.

3. How to Update Your Contact Information. It is your responsibility to provide us with accurate and complete e-mail address and other contact information, and to maintain and update promptly any changes in this information. You can update your contact information at any time by calling us at **1-866-626-3888** or by emailing support@midfirst.com.

4. Hardware and Software Requirements. To receive electronic Communications, you must have access to:

- a Current Version (defined below) of Internet Explorer, Chrome, Safari or Firefox,
- a connection to the Internet,
- a Current Version of a program that accurately reads and displays PDF files, and
- a computer and an operating system capable of supporting all of the above. You will also need a printer if you wish to print out and retain records on paper, and electronic storage if you wish to retain records in electronic form.

You must also have an active email address.

By "Current Version," we mean a version of the software that is currently being supported by its publisher. From time to time, we may offer services or features that require that your Internet browser be configured in a particular way, such as permitting the use of JavaScript or cookies. If we detect that your Internet browser is not properly configured, we will provide you with a notice and advice on how to update your configuration. We reserve the right to discontinue support of a Current Version of software if, in our sole opinion, it suffers from a security flaw or other flaw that makes it unsuitable for use with internet banking services.

If our hardware or software requirements change, and that change would create a material risk that you would not be able to access or retain electronic Communications, we will give you notice of the revised hardware or software requirements. Continuing to use this service after receiving notice of the change is reaffirmation of your consent.

5. Requesting Paper Copies. We will not send you a paper copy of electronic Communications from us, unless you request it or we otherwise deem it appropriate to do so. You can obtain a paper copy of any Communication we provide to you electronically by printing it yourself or by requesting that we mail you a paper copy, provided such request is made within a reasonable time after we first provided the electronic Communication to you. Requests for paper copies must be made within a reasonable time after we first provided the electronic Communication to you. To request a paper copy, contact us by telephone at **888-643-3477** or email us at loans@midfirst.com. We may charge you a reasonable service charge, of which we have provided you prior notice, for the delivery of paper copies of Communications provided to you electronically pursuant to this authorization. We reserve the right, but assume no obligation, to provide paper copies of Communications.

6. Retaining copies. We encourage you to print or download for your records a copy of all electronic Communications, as well as this ESIGN Consent disclosure and any other document that is important to you.

7. 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.

By selecting "I agree" you consent to electronic Communications, and you further agree that your computer satisfies the hardware and software requirements specified above and that you have provided us with a current email address at which we may send electronic Communications to you.