

Consent for Electronic Disclosures

Please read this Federal Electronic Signatures in Global and National Commerce Act (“E-SIGN”) Disclosure and Consent carefully and retain a copy for your records. You must review and agree to this E-SIGN Disclosure and Consent Agreement (“Agreement”) to open a Health Savings Account (“Account”) online.

This Agreement allows us to provide you with electronic versions of important documents and notices associated with your Account. In order to complete the online account opening process, you must consent to receive all of the disclosures related to your Account electronically. If you do not consent to receipt of electronic disclosures, you may contact us by either email at info@health.pnfp.com or telephone at (888)-282-2605 to request a paper enrollment packet.

Electronic Delivery of Disclosures and Notices

You understand and agree that Pinnacle Bank (“Pinnacle”) may provide all of the disclosures related to your Account electronically. Your consent to receive electronic disclosures includes, but is not limited to all legal and regulatory disclosures and communications, statements and forms, change in terms notices, transaction activity, and privacy policies and notices.

Hardware and Software Requirements

In order to access, view, and retain electronic disclosures related to your Account, you must have the necessary equipment and software, including:

- A personal computer or other device which is capable of accessing the Internet (High-speed Internet connectivity or faster);
- Browsers: Microsoft® Internet Explorer (IE11 and greater), Microsoft® Edge (Windows 10; most current and prior two versions), Mozilla® FireFox (most current and prior two versions), Apple Safari™ (most current and prior two versions), Google Chrome® (most current and prior two versions);
- Mobile Application: Apple® iOS version 9.0 and higher; Android™ OS version 5.0 and higher;
- PDF Reader: Acrobat® or similar software to view and print PDF files;
- Screen Resolution: 1024 X 768 minimum;
- Enabled Security Settings: Per session cookies and JavaScript must be enabled;
- Local, electronic storage capacity to retain and/or print electronic documents.

Withdrawal of Electronic Acceptance of Disclosures and Notices, and Request for Paper Copies of Records

You may withdraw your consent to receive documents in electronic form for your Account, or request paper copies of any records which you previously received electronically by contacting us by email at info@health.pnfp.com or by phone, by calling (888)-282-2605. Any withdrawal of your consent to receive electronic documents will be effective only after we have a reasonable period of time to process your withdrawal. We may charge a fee for paper documents. Please consult your Account fee schedule for applicable fee information or contact us at (888)-282-2605. We reserve the right to close your account if you withdraw your consent to electronic delivery of documents.

How to Update Your Records

It is your responsibility to provide us with true, accurate and complete contact information related to this transaction, and to maintain and update promptly any changes in this information. You can update information needed to contact you electronically by contacting us by email at info@health.pnfp.com or by phone, by calling (888)-282-2605.

By clicking in the box at the bottom of this page, you acknowledge receiving and reading a completed copy of this E-SIGN Consent Agreement and consent to the electronic delivery of any document that we provide to you relating to your Account.