



Platinum Bank Electronic Signature Disclosure & Consent

Please carefully read this Electronic Signature Disclosure & Consent (“Consent”). By proceeding forward and signing this document you agree that you have reviewed the following disclosure information and consent to transact business using electronic communications, to receive notices and disclosures electronically, and conduct transactions with Platinum Bank by electronic means—including electronic signatures as defined in Minn. Stat. § 325L.02(h)—in lieu of using paper documents. Each party to this Consent agrees that the electronic signatures of the parties are intended to authenticate this writing and to have the same force and effect as manual signatures to the extent and as provided for under applicable law, including the Electronic Signatures in Global and National Commerce Act of 2000 (15 U.S.C. §§ 7001 to 7031) and the Uniform Electronic Transactions Act (UETA) (Minn. Stat. §§ 325L.01 to 325L.19). Please confirm your agreement by selecting the checkbox next to ‘I agree to use electronic records and signatures’ before clicking ‘CONTINUE’ within the Docusign system; or please confirm your agreement by selecting the checkbox next to ‘I agree to the Consumer Disclosure.’ before clicking ‘Accept’ within the Adobe system.

Per Minn. Stat. § 325L.05(a), you are not required to sign documents electronically. If you prefer not to do so, you may decline to electronically sign any document by clicking ‘Decline to sign’ instead of signing (if you are using Docusign, this may be found under the ‘Other Actions’ ribbon.) Choosing “Decline” may slow the speed of completing the transaction.

Effect of My Consent

By agreeing to this Consent, you understand that: (i) electronically signing and submitting any document(s) to Platinum Bank legally binds you in the same manner as if you had signed in a non-electronic form, and (ii) the electronically stored copy of your signature, any written instruction or authorization, and any other document provided to you by Platinum Bank, is considered to be the true, accurate, and complete record, and legally enforceable in any proceeding to the same extent as if such signature, written instruction or authorization, or other document was originally generated and maintained in printed form.

You agree not to contest the admissibility or enforceability of Platinum Bank’s electronically stored copy of this Consent, your electronic signature, or any other transaction document(s). By using the system to electronically sign and submit any document, I agree to the terms and conditions of this Consent.

Per Minn. Stat. § 325L.05(c), your consent to conduct transactions with Platinum Bank by electronic means does not prohibit you from refusing to conduct other transactions by electronic means. See the Withdrawal of Consent section below for more information on how to withdraw your consent.

Scope of Consent

You agree and consent to conduct all transactions with Platinum Bank by electronic means and receive electronic notices, disclosures, and electronic signature documents with all related and

identified documents and disclosures provided over the course of your relationship with Platinum Bank. You may at any point withdraw your consent by following the procedures described below.

Paper Copies

You are not required to receive notices or disclosures or sign documents electronically and may request paper copies of documents or disclosures if you prefer to do so. You also have the ability to download and print any open or signed documents sent to you through the electronic signature service using the PDF and Print icons. Our electronic signature service may also email you a PDF copy of all agreements you sign using the electronic signature service. If you wish to receive paper copies in lieu of electronic documents, you may close this web browser and request paper copies from Platinum Bank by following the procedures outlined below.

Hardware, Software, and other System Requirements

The minimum system requirements for using electronic signature systems may change over time. In order to receive electronic delivery of these documents, you will need a device with internet access and Adobe Acrobat Reader (you may download Adobe Acrobat Reader at <http://www.adobe.com>). Specific requirements for Adobe are found here: <https://helpx.adobe.com/sign/system-requirements.html>. Specific requirements for DocuSign are found here: [Signer Guide Signing System Requirements](#).

Withdrawal of Consent

You may withdraw your consent to receive electronic documents, notices, disclosures, and conduct transactions with Platinum Bank by electronic means at any time. In order to withdraw consent, you must notify Platinum Bank that you wish to withdraw consent and to provide your future documents, notices, and disclosures in paper format. After withdrawing consent, if at any point in the future you proceed forward and utilize the electronic signature system you are once again consenting to conduct transactions with Platinum Bank by electronic means and receive notices, disclosures, and documents electronically. You may withdraw consent to receive electronic notices and disclosures and optionally electronic signatures by following the procedures described below.

Additional Terms and Conditions

This Consent is in addition to the terms and conditions described in your account and/or loan agreement or any other documentation which relates to your account or loan. To the extent that this Consent is inconsistent with any of the terms and conditions contained in other account documents received, this Consent shall be in control relative to e-statements, disclosures, and notices.

Requesting paper copies, withdrawing consent, and updating contact information

You have the ability to download and print any documents we send to you through the electronic signature system. To request paper copies of documents, withdraw consent to conduct business electronically and receive documents, notices, or disclosures electronically or sign documents electronically please contact Platinum Bank at 651-332-5200, postal mail to 7667 Tenth St N,

Oakdale, MN 55128, or by sending an email to clientsupport@platinumbankmn.com with the following subjects:

“Requesting Paper Copies”

Please provide your name, email, telephone number, postal address and document title.

“Withdraw Consent”

Please provide your name, email, date, telephone number, postal address.

“Update Contact Information”

Please provide your name, email, telephone number and postal address.

Contact Information:

Platinum Bank
7667 Tenth Street North
Oakdale, MN 55128
651-332-5200
clientsupport@platinumbankmn.com