



## **Online Service Electronic Disclosure and Consent Agreement**

We suggest you read this document carefully and print a copy for your reference. You may refer back to it at any time on the Digital Banking Page of our website or type in URL, [www.resource.bank/digital-banking.php](http://www.resource.bank/digital-banking.php) to bring you directly to the page. In order to print any Agreements and Disclosures, select File from the menu bar and then select Print. Select OK in the Print Setup box.

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### **1. Introduction**

The Online Service Electronic Disclosure and Consent Agreement (“**Disclosure**”), applies to all communications for those products, services, and Accounts offered or accessible through the Online Banking or a mobile application or mobile website (collectively “Online Service”) used to access Online Banking that are not otherwise governed by the terms and conditions of an electronic disclosure and consent agreement.

### **2. Definitions**

“**Account**” or “**Accounts**” means one or more checking, savings, money market deposit or loan account that you have or been given access to with us.

“**Authorized Person**” means with respect to an individual or business account, each person who has interest in or authority to transact business in such account and, with respect to a business, each person listed as an authorized signor on the signature card for such account or otherwise authorized to transact any business with respect to such account.

“**Bank**,” “**we**,” “**us**,” and “**our**” collectively mean Resource Bank.

“**Communication(s)**” includes any customer agreements or amendments thereto, account statements, disclosures, notices related to the product, service or Account including but not limited to information that we are required by law to provide you in person.

“**Confidential Information**” includes but is not limited to Personal Identification Number, Debit Card Number Account Number, Social Security Number, Tax Identification Number, credentials

“**Credentials**” includes but is not limited to refers to Access ID, Passcode, Security Questions and Answers, Security Token

“**Electronic**” means electrical, digital, magnetic, wireless, optical or electromagnetic technology, or any other technology that entails similar capabilities.

“**E-Statements**” refers to electronic statements, paperless statements.

“**My,**” “**You**” and “**your**” collectively mean customer, authorized person, and entity.

“**Online Banking**” refers to logging in via our website at [www.resource.bank](http://www.resource.bank)

“**Online Service**” collectively means Resource Bank Online Banking, Resource Bank Mobile Banking, or a mobile application or mobile website used to access Online Banking and any applicable software products and associated documentation we may provide through those websites and mobile applications or mobile websites, or to use the products, services, or functionality offered through those websites and mobile applications.

### **3. Electronic Communications**

You agree that we may provide you with any Communications in electronic format, and that we may discontinue sending paper Communications to you, unless and until you cancel your consent as described below. Also, you agree that electronic copies of communications are valid and you will not contest the validity or enforceability of such communications or any related transactions. These communications will be given the same legal effect as your written and signed paper communications and shall be considered “in writing.” Also, these communications should constitute an “original” when printed from electronic files or records established and maintained in the normal course of business.

You agree to hold harmless Resource Bank and protect and indemnify Resource Bank from and against any and all claims, losses, liability, damages and/or demands of any kind, direct or indirect, arising out of or in any way connected with the Online Service rendered by Resource Bank pursuant to or in accordance with any all electronic communications for which we have attempted to verify your identity.

### **4. Method of Providing Electronic Communications**

All electronic Communications will be provided by one or more of the following methods:

1. Access to our website, including our mobile websites that we will designate in an e0mail notice we send to you at the time the information is available;
2. To the extent permissible by law, by access to a website, including our mobile websites, that we generally designate in advance for such purpose;
3. Via our mobile applications;
4. Via e-mail or;
5. By requesting you to download a PDF file containing the Communication

### **5. Electronic Disclosure**

#### Legal Rights

Certain laws require the Bank to provide specific information (Communications) to you in writing, which means you have a right to receive that information on paper. We may provide such communications to you electronically once we obtain your consent to receive it electronically. Also, your consent applies to any other person named on your account, product or service, subject to applicable law.

At the Bank’s discretion, we may still present you with paper disclosures or other documents that contain important information about your account and you should continue to review any correspondence that we mail to you. Any communications that Resource Bank determines, in its sole discretion, that you should receive in paper rather than electronic form will be mailed to the primary address we show on file for you in our records or otherwise delivered as required by law or any Additional Agreement.

By consenting to this E-Disclosure, you agree that you have or have access to equipment that meets the hardware and software requirements described below to enable you to sign in and use Online Banking and to access and retain your statements, documents, and disclosures electronically. At any time, we reserve the right to cancel your participation in this program.

#### E-Statements

You may elect to receive your Statements electronically, also known as E-Statements, rather than paper form. E-Statements may contain other related electronic disclosures such as your Annual Privacy Notice, changes in Terms and Conditions regarding products and services, which are otherwise required to be provided in paper form by either the Electronic Fund Transfer Act or the Truth in Lending Act, depending on the product. E-Statements will be available to view in accordance with your existing statement cycle date. E-Statements will be available to you from the time you enroll not to exceed 2 years. With the exception of View Only status, anyone with Online Banking access can request E-Statements. You agree that electronic notifications for E-Statements will be delivered to the e-mail address of the customer or authorized person who enrolls in E-Statements.

Other Communications

If you elect to receive other communications electronically rather than paper, the other communications will be made available through Resource Bank’s website on the Digital Banking Page, please visit [www.resource.bank/digital-banking.php](http://www.resource.bank/digital-banking.php) for more information. Other communications include but not limited to: agreements, disclosures, notices, requirements and other information and communications regarding your accounts, services and products, the use of any Services, including products or services that are or may be made available to you in the future.

Hardware and Software Requirements

In order to access and retain the information subject to this consent, you must have or have access to equipment that meets the hardware and software requirements.

Desktop Requirements (One of the following):

Browser	Version
Mozilla Firefox	51 and newer
MS Internet Explorer	11
MS Edge	
Google Chrome	56 and newer
Apple Safari	8 and newer

Important Notes

<b>Transport Layer Security (TLS) and Encryption</b>	Must support a minimum of TLS 1.1 and 128-bit encryption (preferably TLS 1.2 and 256-bit encryption)
<b>JavaScript</b>	Must be enabled for Online Banking to function properly. Certain functionality will be unavailable without JavaScript enabled.
<b>Cookies</b>	Must be set to allow 3 <sup>rd</sup> party cookies for the Online Banking interface to properly function.
<b>Screen Resolution</b>	A minimum screen resolution of 1024 by 768 pixels is suggested to view the site correctly.
<b>Pop-up Windows</b>	Must be allowed in the browser for full Online Banking functionality including time out notifications.

Mobile Application Requirements:

Mode	OS	Devices
iPad®	iOS 9.1+	iPad (including iPad mini and iPad Air): <ul style="list-style-type: none"> <li>▪ 4</li> </ul>
iPhone®	iOS 9.1+	iPhone: <ul style="list-style-type: none"> <li>▪ 4s</li> <li>▪ 5, 5s, 5c</li> <li>▪ 6, 6s, 6Plus</li> <li>▪ 7, 7Plus</li> </ul>

Android®	Android 4.2+	Various devices
Baseline Mobile Web	Various platforms (Including Blackberry and Windows)	Various devices
Enhanced Mobile Web	<ul style="list-style-type: none"> <li>▪ iOS 5.1+</li> <li>▪ BB OS 6+</li> <li>▪ Android 2.1+</li> <li>▪ Windows Phone 8.0+</li> </ul>	Various devices

**Bill Pay Requirements:**

Browsers that support the World Wide Web Consortium standards for HTML5 and CSS3 are supported; however, a comprehensive list will not be published.

**Blocked**

- Browsers that pose known security threats, which typically occur as the result of manufacturer end-of-life/non-support policies, will be blocked from accessing Bill Pay.

**Allow, but Warn**

- Outdated browsers that are known to have user experience issues stemming from lack of standards compliance by the browser manufacturer are allowed. Issues are limited to known functional and/or visual versus security related.
- A notification will advise the user to upgrade their outdated browser for more optimal experience with easy access via links to alternative browser manufactures' websites.

**Important Notes**

<b>JavaScript</b>	Is required for the application to function optimally. If not enabled, certain functions will not work properly.
<b>Cookies</b>	The browser must be set to allow cookies and/or explicitly to allow third-party cookies for Bill Pay to function.
<b>Screen Resolution</b>	800 x 600 VGA or higher
<b>Window Display Properties Settings</b>	Should be 96 dpi (Windows default)
<b>Browser Text Size</b>	Should be Medium
<b>Internet Explorer 9 and 10</b>	Bill Pay has been written to render in Standards mode for IE9 and IE10.

These requirements can also be found on Resource Bank's website on the Digital Banking Page, please visit [www.resource.bank/digital-banking.php](http://www.resource.bank/digital-banking.php) for more information. E-Statements and other types of communications are available in PDF format only. You will need a program that accurately reads and displays PDF files such as Adobe® Reader®).

In order to print Statements or other Communications you must have a printer connected to your computer. If you are wanting to download any of this information, you must have sufficient hard-drive space to store it.

**6. How to Withdraw Your Consent**

You can withdraw your consent to receive your statement electronically, at no cost to you, online or by phone. To do sign, sign in to Online Banking via our website, [www.resource.bank](http://www.resource.bank) and update your settings or call Customer Support at 985-801-0150. Your withdrawal of consent is effective after you have communicated your withdrawal to Resource Bank by calling the appropriate Customer Service phone number or requested through Online Baking via our website and Resource Bank has had a reasonable period of time to act upon your withdrawal. Such withdrawal of consent will only apply to those communications that are required by law or regulation to be provided to you in paper form. We may continue to deliver to you in electronic format all other communications.

Your consent shall remain in force until withdrawn in the manner provided in this section. Also, your withdrawal consent applies to any other person named on your account, product, or service subject to applicable law. At our option, we may treat your provision of an invalid email address, or the subsequent malfunction of a previously valid email address, as a withdrawal of your consent to receive electronic Communications.

### E-Statements

You may withdraw your consent to receiving E-Statements by opting-out in Online Banking at [www.resource.bank](http://www.resource.bank)

### Other Communication

To cancel Electronic Disclosures and change to paper delivery you must:

1. Call Customer Support at 985-801-0150
2. Inform us in person at any branch location
3. Send us a letter in writing to:  
Resource Bank  
Attn: Banking Operations Department  
1598 Ochsner Blvd., Suite 101  
Covington, LA 70433

## **7. How to Update Your Information**

It is your responsibility to provide the Bank with accurate and complete information such as: address, phone numbers, e-mail address, and other information related to this Disclosure and Consent Agreement and your account(s). You must maintain and immediately update changes in this information. Information that can be updated through Online Banking is your address, phone numbers, e-mail address. You may also contact your Account Officer at 985-801-1888.

## **8. Requesting Paper Copies**

Paper copies will not be generated unless the Bank deems it appropriate to do so. We recommend that you print or download a copy of this Disclosure and Consent Agreement and all other communications for your permanent records.

You may also visit our website at [www.resource.bank/digital-banking.php](http://www.resource.bank/digital-banking.php) to obtain a copy of communication. For Statement copies, you can request through Online Banking Secure Messaging or contact your Account Officer at 985-801-1888. Additional charges may apply for paper copies.

## **9. Acceptance and Consent**

By consenting to this Disclosure and Consent Agreement, you agree to the following statements:

I have read, understand, and agree to be bound by the terms and conditions described above and consent to receive electronic communications according to the process described above.

I understand and agree that:

1. I will review my electronic account statements timely which may contain important information on inserts or disclosures concerning my Account(s).
2. Certain documents may continue to be delivered via U.S. Mail and are not included in Paperless Statements and that in future some or all of these documents may be made available for me to view electronically in accordance with this Disclosure and Consent Agreement.
3. My acceptance and consent to view documents electronically does not automatically expire and is not limited to a time frame.
4. Resource Bank and/or their agents may revoke my paperless statements at any time at our discretion.

5. Resource Bank nor their agents will be liable for any loss, liability, cost, expense, or claim for acting upon this authorization or arising from my use of the product or services provided pursuant to this Disclosure and Consent Agreement.

6. Never send any confidential information through e-mail.

- I HAVE READ THE ABOVE DISCLOSURE, AGREE TO THE TERMS AND CONDITIONS AND WOULD LIKE TO PROCEED WITH ONLINE REGISTRATION.**

I Agree

Cancel

Print