

E-Sign Disclosure and Consent

We suggest you read this document carefully and print a copy for your reference. You may refer back to it at any time by accessing the Terms and Conditions tab within our website.

This E-Sign Disclosure and Consent ("Disclosure"), applies to all disclosures, notices and other important communications associated with international remittance transfers offered or accessible through any Pacific National Bank electronic method used to access your information that may not be otherwise governed by "Your Deposits Account Terms and Conditions Agreement".

1. **Scope of Communication to be Provided in Electronic Form.** When you use a product or service to which this disclosure applies, you agree that we may provide you with any communications to you, unless and until you withdraw your consent as described below. Your consent to receive electronic communications and transactions includes, but is not limited to:
 - All legal and regulatory disclosures and communications associated with the product or service available to you electronically or through online service for your account
 - Notices or disclosures about a change in the terms of your account
 - Privacy policies and notices
2. **Method of Providing Communications to you in Electronic Form.** All communications that we provide to you in electronic form will be provided either (1) via e-mail, (2) by access to our website or (3) by facsimile.
3. **How to Withdraw Consent.** You may withdraw your consent to receive communications in electronic form by contacting us, in writing, at 1390 Brickell Avenue, Miami, Florida 33131, Attention: Operations Department. At our option, we may treat your provision of an invalid e-mail address, or the subsequent malfunction of a previously valid e-mail address, as a withdrawal of your consent to receive electronic communications. We will not impose any fee to process the withdrawal of your consent to receive electronic communications. Any withdrawal of your consent to receive electronic communications will be effective after we have a reasonable period of time to process your withdrawal.
4. **How to Update our Records.** It is your responsibility to provide us with true, accurate, and complete e-mail address, contact and other information related to this Disclosure and your account(s), and to maintain and update promptly any changes in this information. You can update information by contacting us, in writing, at 1390 Brickell Avenue, Miami, Florida 33131.
5. **Hardware and Software Requirements.** In order to receive electronic communications you will require a personal computer and modem, or wireless device (collectively, "Equipment") with 128-bit SSL encryption, Internet Explorer version 7.0 or higher, and Adobe Acrobat Reader 5.0 or higher (collectively, "Software") that allows you to view, print, and/or retain PDF documents. Any changes in hardware or software may create the risk that you will no longer be able to access or retain electronic disclosures.
6. **Requesting Paper Copies.** We will not send you a paper copy of any communication, unless you request it or we otherwise deem it appropriate to do so. You can obtain a paper copy of an electronic communication by printing it or by requesting that we mail you a paper copy, provided that such a request is made within a reasonable time after we first provided the electronic communication to you.
7. **Communications in Writing.** All communications in either electronic or paper format from us to you will be considered "in writing". You should print or download for your records a copy of this Disclosure and any other communication that is important to you.
8. **Consent.** By checking the "I ACCEPT" box contained in the **Wire Transfer/Remittance Transfer Request Form** you hereby give your affirmative consent to provide electronic communications to you as described herein. You further agree that your computer satisfies the hardware and software requirements specified above and that you have provided us with a correct e-mail address at which we may send electronic communications.