

Agreement to do business with Northpointe Bank

CONSENT TO RECEIVE ELECTRONIC DISCLOSURES, NOTICES, AND ACCOUNT STATEMENTS

Consumer Disclosure

From time to time, Northpointe Bank (we, us or Company) may be required by law to provide to you certain written account statements, notices or disclosures (“required documents”). Described below are the terms and conditions for providing to you such required documents electronically through the DocuSign, Inc. (DocuSign) electronic signing system. Please read the information below carefully and thoroughly, and if you can access this information electronically to your satisfaction and agree to these terms and conditions, please confirm your agreement by clicking the ‘I agree’ box below the link to this document.

Getting paper copies

At any time, you may request from us a paper copy of any record provided or made available electronically to you by us. You will have the ability to download and print documents relating to your loan application that we send to you through the DocuSign system during and immediately after a signing session and, if you elect to create a DocuSign signer account, you may access them for a limited period of time (usually 30 days) after such documents are first sent to you. A signing session begins when you select the Review Document link provided via email, and concludes when you have viewed, signed, or otherwise completed or closed the DocuSign program. You may request delivery of such paper copies from us by following the procedure described below.

Withdrawing your consent

If you decide to receive required documents from us electronically, you may at any time change your mind and tell us that thereafter you want to receive required documents only in paper format. How you must inform us of your decision to receive future required documents in paper format and withdraw your consent to receive required documents electronically is described below.

Consequences of changing your mind

If you elect to receive required documents only in paper format, it will slow the speed at which we can complete certain steps in transactions with you and delivering services to you because we will need first to send the required documents to you in paper format, and then wait until we receive back from you your acknowledgment of your receipt of such paper documents. To indicate to us that you are changing your mind, you must withdraw your consent by contacting our support team by phone at 1-888-672-5626 or by email at support@northpointe.com. This will indicate to us that you have withdrawn your consent to receive required documents electronically from us and you will no longer be able to receive required documents and consents electronically from us or to sign electronically documents from us.

All required documents and account statements will be sent to you electronically

Unless you tell us otherwise in accordance with the procedures described herein, we will provide electronically to you all required account statements, notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to you during the course of our relationship with you. To reduce the chance of you inadvertently not receiving any required document, we prefer to provide all of the required documents to you by the same method and to the same address that you have given us. Thus, you can receive all the required documents electronically or in paper format through the paper mail delivery system. If you do not agree with this process, please let us know as described below. Please also see the paragraph immediately above that describes the consequences of your electing not to receive delivery of the required documents electronically from us.

How to contact us:

You may contact us to let us know of your changes as to how we may contact you electronically, to request paper copies of certain information from us, and to withdraw your prior consent to receive required documents electronically as follows: To contact us by email, send messages to: support@northpointe.com To contact us by phone, call Northpointe Support at: 1-888-672-5626

To advise us of your new e-mail address:

To let us know of a change in your e-mail address where we should send required documents or bank account statements electronically to you, you must send an email message to us at support@northpointe.com and in the body of such request, you must state: your previous e-mail address and your new e-mail address. We do not require any other information from you to change your email address. If you have created a DocuSign account, you must additionally notify DocuSign, Inc. to arrange for your new email address to be reflected in your DocuSign account by following the process for changing e-mail in the DocuSign system.

To request paper copies from us:

To request delivery from us of paper copies of the required documents and bank account statements previously provided by us to you electronically, you must send us an e-mail to support@northpointe.com and in the body of such request, you must state your e-mail address, full name, US Postal address, and telephone number.

To withdraw your consent with us:

To inform us that you no longer want to receive future required documents or bank account statements in electronic format you may: send us an e-mail to support@northpointe.com and in the body of such request you must state your e-mail, full name, US Postal Address, and telephone number. We do not need any other information from you to withdraw consent. The consequences of your withdrawing consent for online documents will be that transactions may take a longer time to process.

Required hardware and software

Browsers:

- Internet Explorer (Windows Only) 8.0 or above – compatibility mode is supported only for 9.0 and above.
- Windows Edge Current Version
- Mozilla Firefox Current Version
- Safari (Mac OS only) 6.2 or above
- Google Chrome Current Version

Mobile Signing:

- Apple iOS 7.0 or above
- Android 4.0 or above

Enabled Security Settings: Allow per session cookies

Recommended Screen Resolution: 1024 x 768

PDF Reader: Acrobat Reader or similar software might be required to view and PDF files.

** These minimum requirements are subject to change. If these requirements change, you will be asked to re-accept the disclosure. Pre-release (e.g. beta) versions of operating systems and browsers are not supported.

Acknowledging your access and consent to receive materials electronically

To confirm to us that you can access this information electronically, which will be similar to other electronic required documents that we will provide to you, please verify that you were able to read this electronic disclosure and that you also were able to print on paper or electronically save this page for your future reference and access or that you were able to e-mail this disclosure and consent to an address where you will be able to print on paper or save it for your future reference and access. Further, if you consent to receiving required documents exclusively in electronic format on the terms and conditions described above, please let us know by clicking the ‘I agree’ box below the link to this document.

By checking the ‘I agree’ box, I confirm that:

- I can access and read this Electronic CONSENT TO RECEIVE ELECTRONIC DISCLOSURES AND NOTICES document; and

- I can print on paper the disclosure or save or send the disclosure to a place where I can print it, for future reference and access; and
- Until or unless I notify Northpointe Bank as described above, I consent to receive from you exclusively through electronic means all account statements, notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to me by Northpointe Bank during the course of my relationship with you.