



ELECTRONIC RECORDS AND SIGNATURES (ESIGN) DISCLOSURE AND ELECTRONIC STATEMENT CONSENT AGREEMENT

Forbright Bank (we, us, or Company) is required by law to provide to you with certain written notices or disclosures. In some cases, we can provide these notices and disclosures electronically. This ESIGN Disclosure and Electronic Statement Consent Agreement is being provided to you to describe the terms and conditions for providing to you such notices and disclosures electronically. Before you decide whether you wish to provide your consent to receive electronic disclosures, please read and consider the following information.

By agreeing to this ESIGN Disclosure and Electronic Statement Consent Agreement (“ESIGN Agreement”), you agree that Forbright Bank will provide information to you electronically and you agree to the use of electronic records and electronic signatures concerning your account with Forbright Bank. Your ESIGN consent applies to all notices and disclosures, that we may provide to you electronically. Your consent will remain in effect unless you withdraw.

You may also receive account specific online documents electronically (including periodic statements) if you have opted in to do so via our online banking platform.

Obtaining 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. To request delivery of paper copies of the notices and disclosures previously provided by us to you electronically, please notify us via one of the methods below. In the body of your request, please state your e-mail address, full name, US Postal address, and telephone number. You will not be charged for copies of notices and disclosures.

Email: customerservice@forbrightbank.com.

Physical Mailing Address: 4445 Willard Ave, Suite 1000, Chevy Chase, MD 20815

Customer Service Telephone Number: 888-855-7778

Withdrawing Your ESIGN Consent

At any time, you have the right to withdraw your consent to receive notices and disclosures, electronically. If you wish to withdraw this consent, please contact us via one of the methods above. Your consent will be updated within 30 days of receipt of your withdrawal. The consequences of your withdrawing consent for these electronic documents may be that some transactions may take longer to process.

Withdrawing Your Account Specific Online Documents Consent (via Online Banking)

You have the right to withdraw your consent to receive online documentation as set up via Online Banking (if applicable). This includes electronic statements, account specific notices and tax documents. To do so, you must change your statement / document preferences in Online Banking back to “paper.” (Note: you will not receive an email confirmation upon withdrawing such consent.)

There is a charge for paper statement copies, please refer to our fee schedule.

Updates to your E-Mail Address

It is your responsibility to keep Forbright informed of your email address to contact you. If there is a change to your e-mail address or where notices and disclosures should be sent, please contact us via email message at: customerservice@forbrightbank.com. In the body of the email, state your previous e-mail address and your new e-mail address. Your request will be deemed submitted upon your receipt of a confirmation email from us. Updates will be made within 30 days.

Minimum Hardware and Software Requirements

To view and access disclosures and documents, the following minimum hardware and software specifications are required. You hereby acknowledge that you meet the necessary hardware and software requirements as listed below to view and retain copies of the disclosures and agreements: Operating Systems:	Windows 10 or above, MacOS 11 or above
Browsers (for SENDERS):	Microsoft Edge v 88 or above, Google Chrome or Mozilla Firefox or Safari
Browsers (for SIGNERS):	Microsoft Edge v 88 or above, Google Chrome or Mozilla Firefox or Safari
Email:	Access to a valid email account (not a shared account)
Screen Resolution:	1920 x 1080 minimum
Enabled Security Settings:	Allow per session cookies Do not save your password on any shared devices for security purposes

A PDF viewer is required – Adobe Reader suggested.

NOTE: These minimum requirements are subject to change. If these requirements change, we will notify you electronically, providing you with the revised hardware and software requirements. At any time, you will have the right to withdraw your consent.

Acknowledging Your Access and Consent to Receive Materials Electronically

, I confirm that:

' I can access and read this ESIGN Agreement; 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 Forbright Bank as described above, I consent to receive from exclusively through electronic means all notices, account statements, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to me by Forbright Bank during my relationship with you.