



Electronic Consent Agreement for Online and Internet Financial Services

Introduction

This Electronic (E-SIGN) Consent Agreement (“**Agreement**”) allows Gateway Bank F.S.B. to provide you with electronic versions of important notices and statements that apply to your account(s) at Gateway Bank F.S.B. Financial industry laws and regulations require us to provide written notices and disclosures, traditionally defined as a paper notice, to you; with your consent, the E-SIGN Act allows us to provide these document to you electronically.

Definitions

The words “**we,**” “**our,**” and “**us**” mean Gateway Bank F.S.B. and respective successors, and assigns.

The words “**you**” and “**your**” mean each account owner and anyone else with access to the account. If there is more than one owner, then these words mean each account owner separately, and all account owners jointly.

“**Access Device**” means any electronic device you use to access Electronic Internet Banking Services or view electronic documents. This includes, but is not limited to: a traditional computer such as a desktop or laptop computer, or a mobile device such as a tablet computer or a smartphone.

“**Online Services**” means any online or internet financial service available to you on a computer through a traditional internet connection at www.gatewayfsb.com, on a mobile device or through a mobile internet browser.

Scope of this Agreement

This Agreement applies to Electronic Banking Internet Services and all disclosures, notices, receipts, statements and terms and conditions related to banking services that you electronically access. This consent will remain effective until expressly withdrawn by you. Your consent does not mean that we must provide documents electronically but instead may deliver some or all of those documents electronically.

This Agreement is revised periodically and it may include changes from earlier versions. By accessing your account and engaging in Electronic Internet Banking Services, you agree to the most recent version of this Agreement, which is always available to you online and within the mobile application.

Electronic Delivery of Documents

Electronic documents are typically delivered to your Message Center in a format that you can view online, save to your computer, or print at your convenience. Your Message Center is accessed within your online session when logged on at www.gatewayfsb.com and may have limited functionality if accessed from a mobile device. In some instances, electronic documents and disclosures may be delivered to you via email.

As described in more detail below, some documents (such as the Online Account Access and Internet Financial Services Agreement) will be delivered to you electronically without any additional action on your part; other documents (such as periodic account statements) will require you to separately enroll in electronic presentment. In either case, this Agreement applies.

Immediate Enrollment

By consenting to this Agreement, you will be immediately enrolled to receive certain documents electronically. Typically these are agreements and disclosures related to your use of Online Account Access and Bill Payment Services. In most cases, these documents will be presented to you electronically in a .pdf format when accessed from a traditional computer or natively within the mobile application.

Immediate Enrollment includes but is not limited to:

- The Electronic Consent Agreement for Online Account Access and Internet Financial Services
- The Online Account Access and Internet Financial Services Agreement
- The Gateway Bank F.S.B. Privacy Notice
- Letters and notices related to Online Services (i.e. a notice regarding changes to The Online Account Access and Internet Financial Services Agreement)

Additional Enrollment

By consenting to this Agreement you will have the opportunity to select other documents that you wish to receive electronically. Typically these are account specific documents that are sent on a periodic basis. These documents will be provided in paper form unless you specifically enroll in electronic presentment. In most cases, these documents will be delivered to the Message Center tab.

Additional Enrollment includes but is not limited to: Periodic account statements; Tax statements (i.e. 1099-INT); Third party bill payments; Transfers between accounts you own at Gateway Bank F.S.B.; Account specific letters and notices (i.e. overdraft notices and stop payment advices)

Requesting Paper Copies of Documents Presented Electronically

You agree and understand that paper versions of electronically presented documents may not be mailed unless you specifically request it. To request a paper copy of any disclosure, notice or other document, contact Gateway Bank F.S.B. at 1-510-268-8108. Copies of disclosures, service agreements, and account agreements will be mailed at no charge. Copies of previously issued account statements, copies of checks, or other account specific items may carry a fee (please see the Gateway Bank F.S.B. Schedule of Fees and Charges brochure or call us for more information).

System Requirements

The format of the electronic documents may vary based on your Access Device. By consenting to this agreement, you confirm that your Access Device meets the minimum specifications and requirements necessary to view and retain your electronic documents.

To access Online Services and electronic documents on a mobile device, you will need:

- A mobile device with any of the following operating systems: Android or iOS (iPhone).
- A data plan provided by your wireless carrier.
- To access Online Services and electronic documents at www.gatewayfsb.com you will need a mobile browser that is compatible with and supported by your operating system (i.e. Chrome or Safari).
- If you wish to view .pdf files on your mobile device, you will need software that accurately reads and displays .pdf files (such as the mobile version of Adobe Reader).

To access Online Services and electronic documents on a traditional computer, you will need:

- A computer with any of the following operating systems: Windows 7 or higher, OS X (Apple Macintosh) or higher.
- An internet connection with an internet browser that is compatible with and supported by your operating system (Internet Explorer version 9+, Mozilla Firefox Version 4+, Google Chrome 7+ or Apple Safari Version 5+).
- Software that accurately reads and displays .pdf files (such as Adobe Reader 8.0 or higher).
- A printer and/or storage device if you wish to print or retain any electronic documents.

Changes to system requirements: We will notify you if our hardware or software requirements change and whether that change creates a material risk that you would not be able to access or retain your electronic documents. Continuing to use Online Services after receiving notice of the change is the reaffirmation of your consent to this Agreement

Maintaining a valid Email Address

It is important that you maintain a valid email address so that we may contact you regarding your account(s). You agree to maintain a valid email address and promptly notify us of any changes to your email address. You may update your email address online or by contacting Gateway Bank F.S.B. at 1-510-268-8108.

Withdrawal of Your Consent

You may withdraw your consent to this Agreement at any time.

To withdraw your consent prior to completing your enrollment in Online Account Access and Internet Banking, simply exit this session prior to accepting this Agreement or the Online Account Access and Internet Banking Agreement.

To withdraw your consent after you have already enrolled in Online Account Access and Internet Banking, you must call Gateway Bank F.S.B. at 1-510-268-8108.

If you withdraw your consent to this Agreement: You will no longer be able to access any Online Services; You will no longer receive the electronic presentment of any documents.

Please remember that you have options to manage your electronic delivery preferences. For example, if you have enrolled in online account statements, but later decide that you would like to resume paper statements, you may do so without withdrawing your consent to this Agreement. To manage your electronic delivery preferences, log in to your account or call Gateway Bank F.S.B. at 1-510-268-8108.

Multiple Access Devices

Your acceptance of this agreement on one Access Device constitutes your acceptance on all Access Devices you use. For example, if you view and accept this agreement on a mobile device, the terms of this Agreement will apply to Online Services and electronic documents accessed on a traditional computer (or vice versa).

Additionally, by viewing and accepting this agreement on any Access Device, you are reasonably demonstrating your ability to access Online Services and view electronic documents in the format that the services are provided on that Access Device and all subsequent Access Devices. If you change Access Devices (or use multiple Access Devices), it is your responsibility to ensure that the new Access Device meets the applicable system requirements and that you are still able to access Online Services and view electronic documents on the subsequent Access Device. Your continued use of Online Services on other Access Devices is your reaffirmation of this Agreement.

Agreement To Enroll In On Line Banking and Account Access

By selecting the “I Agree” button, you are agreeing to the terms of this Agreement. You are confirming that you meet the system requirements described above, that you have demonstrated your ability to receive, retain, and view electronic documents on your Access Device, and that you have an active and valid email address. You are also consenting to be immediately enrolled in the electronic presentment of the documents described in the “Immediate Enrollment” section above and you agree that this Agreement will apply to any future selections pursuant to the “Additional Enrollment” section.