



Electronic Communications E-Sign Agreement for Mortgage Assistance Applications

Please read this document carefully and retain a copy for your records.

Electronic Account Statements and/or Notices

Consenting to this eSign Agreement will not change the delivery of your account statements and/or other notices provided by Columbia Bank. This Electronic Communications E-Sign Agreement is specifically for Mortgage Assistance Applications. .

Providing Consent

By accepting this Electronic Communications E-Sign Agreement you authorize Columbia Bank to provide disclosures, notices, application(s), and ongoing communications pertaining to a Mortgage Assistance Application electronically.

You consent to reviewing these disclosures, notices, application(s), and ongoing communications pertaining to a Mortgage Assistance Application when they are sent electronically and you acknowledge that you are responsible to promptly notify Columbia Bank if any documents you review or are available for your review are incomplete, unreadable or inaccessible. Columbia Bank may choose to send certain communications in a physical format, at its discretion.

Required Hardware and Software

In order to use this service, you will need a computer or mobile device with Internet access and one of the following recommended browsers: Google Chrome, Apple Safari, Microsoft Edge and Mozilla Firefox. We recommend using a current version of one of these browsers, one that is currently being supported and updated by its publisher. Doing so, will help to ensure efficient and secure retrieval of your statements. We reserve the right to discontinue support of a software if, in our sole opinion, it suffers from a security flaw or other flaw that makes it unsuitable for use with Mortgage Assistance Applications. You will also need Adobe Acrobat Reader since our documents are provided in PDF format. You can download a free, current version of Adobe Reader from <https://get.adobe.com/reader/>. We will notify you if our hardware or software requirements change, if that change would create a material risk that you would not be able to access or retain your documents for your records. Continuing to use Electronic Services after receiving notice of the change is reaffirmation of your consent.

We recommend that you save or print any notices, application(s), and ongoing communications pertaining to a Mortgage Assistance Application for your records.



Your Email Address

Electronic Communications will be sent to the email address you or any co-applicant provided in your application. You agree that when communications are sent, they will be deemed received when sent by Columbia Bank.

If you decide to change your email address, you agree to notify Columbia Bank of your new email address as soon as possible. You can update your email address by contacting us through our secure email link within Online Banking or the Mobile App, your local branch, or our Customer Service Center at (800) 522-4167.

Withdraw Your Consent

If you decide that you would like to receive paper communications for your Mortgage Assistance Application again, you may withdraw your consent by contacting us through our secure email link within Online Banking or the Mobile App, your local branch, or our Customer Service Center at (800) 522-4167. Please be specific that your request is specifically for your Mortgage Assistance Application.

Request Paper Copies

You may also request a paper copy of notices, application(s), and ongoing communications pertaining to a Mortgage Assistance Application sent to you at any time. You may contact us through our secure email link within Online Banking or the Mobile App. You may also contact our Customer Service Center at (800) 522-4167 to request paper copies.