E-Sign Disclosure

Disclosures can be provided in electronic form for the online products and services you have selected to be opened online or by telephone. Examples of electronic or online services that the bank will make available to you once you consent to the terms of this agreement are: opening accounts, enrolling in online banking, “signing loan disclosures electronically, requesting e-statements rather than paper statements. Before obtaining products or services electronically, you must read and indicate your acceptance of the terms outlined below. If you do not consent, you will not be able to proceed with the online opening process. You may contact us at the number or address listed below to open a new account or register for online banking.

1. The following lists the hardware and software requirements necessary for access to and retention of the information being provided to you in electronic form. By consenting to receive the disclosures online or by email, you will also be verifying you meet the necessary hardware and software requirements to view the disclosures.
   - Personal computer with Windows XP SP3 or higher operating system for Windows users
   - Personal computer with Mac OS X 10.6 or higher operating system for Mac users
   - Internet explorer 7.0 or higher; Mozilla Firefox 7.0 & 8.0 only
   - Adobe Acrobat reader 9.0 or higher
   - Online Banking access

2. In this consent "we", "us", and "our" are used to refer to CapStar Bank. All of the disclosures being provided to you may, at our discretion, be in electronic form, and you will be able to review them online in addition to downloading and/or printing them. Your consent applies to the current and subsequent disclosures and notices applicable to the online products and services you have selected to be opened online or by telephone.

3. Disclosures provided in electronic form will not be distributed in paper form. After consenting, if you wish to obtain a paper copy of the disclosure(s), you can do so free of charge by calling us or writing us at the number or address listed below.

4. You have the right to withdraw your consent at any time, at no cost to you, by calling or writing us at the number or address listed below.

5. By consenting to receive disclosures and notices electronically, you agree to provide us with the information (such as current email address) necessary to communicate with you electronically. You are required to update us with any changes in such information by calling or writing us at the number or address listed below.

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