

This disclosure documents your consent to conduct transactions electronically and to electronically receive disclosures and notices relative to the accounts you are applying to open with us online. The disclosure also describes your rights relative to conducting transactions electronically and to electronically receiving disclosures and notices, as well as the consequences of withdrawing your consent. We recommend you print and retain a copy of this disclosure and all the disclosures and agreements related to this transaction.

Once you consent, you will be able to apply to open accounts online. If you do not consent, you will not be able to apply online. However, regardless of whether you consent, you will still be entitled to apply to open account through other methods that we permit, such as in person.

You understand, prior to consenting, that:

1. Your consent applies only to disclosures and notices regarding your accounts, including your periodic account statements;
2. Unless you consent, you have the right to receive all required disclosures in paper or non-electronic form (fees may apply, see Point West Fee Schedule for complete details);
3. Even after consent, if you want to receive a paper copy of the disclosure in addition to the electronic disclosure you can obtain one free of charge by calling us or writing us at the number or address listed below;
4. You can withdraw your consent at any time by calling or writing us at the number or address listed below, and;
5. By consenting to conduct transactions and receive disclosures and notices electronically you agree to provide us with the information (such as your current email address) needed to communicate with you electronically and update us as to any changes in such information by calling or writing us at the number or address listed below.

Point West reserves the right to provide any disclosures or notices in writing, rather than electronically. Except as otherwise provided in this or other agreements, by law, or on our website, you cannot give us notices electronically, and all notices from you must be in writing.

Hardware and Software Requirements

- Internet browser that supports 128 bit encryption
- Adobe Acrobat® Reader 7.0 or higher
- Sufficient electronic storage capacity on your computer's hard drive or other data storage unit
- A valid email address
- Internet access