

# Consent for Electronic Delivery of Disclosures

## (Online Accounts)

This Consent for Electronic Delivery of Disclosures (“**Consent**”) is required when using this online process to apply for or open a deposit or credit account with Zions Bancorporation, N.A. (“**Bank**”, “**we**” or “**us**”), Member FDIC. The Bank operates through divisions with trade names that include **Amegy Bank, California Bank & Trust, National Bank of Arizona, Nevada State Bank, Vectra Bank Colorado** and **Zions Bank** (each a “**Division**”).

**You should print or electronically save a copy of this Consent for your records.**

**Consent.** By accepting this Consent, you agree to us: (1) delivering disclosures, agreements, notices and any other information (“**Disclosures**”) to you in electronic form instead of paper, even if the law requires that those Disclosures be provided in writing; and (2) using electronic records and communications with you for your account opening or application; and (3) using electronic signatures including but not limited to checkboxes or those used by the DocuSign® electronic signature system provided by DocuSign, Inc. You agree that such electronic delivery, electronic communications, and electronic records shall have the same effect and authority as if hand signed by you and delivered by us by paper; and that such electronic signatures shall have the same effect and authority as those hand-signed by the named signer.

This Consent pertains only to your online opening or application for a new deposit or credit account with us. Providing or canceling this Consent does not affect any similar consent that you may have given or hereafter give us for another account, product or service. Please note: certain agreements presented during your online account application or account opening may have additional consents for electronic delivery that govern those particular agreements and their services.

**Paper Copies.** We do not charge for electronic delivery. We ordinarily do not send paper copies of electronic Disclosures. You may request a paper copy of an individual prior electronic Disclosure by calling or writing your Division’s Customer Service (see contact listing below). Ordinary copy fees as disclosed in the fee schedule for your applicable account apply.

**System Requirements.** To receive electronic Disclosures and other communications: your computer and/or Mobile Device must use commonly accepted and recently updated software for reading and saving PDF and HTML documents; you must be able to connect to the internet via your internet service provider or your mobile communications data service provider; your computer or Mobile Device must use a commonly accepted and recent updated version of an HTML compliant web browser that supports Transport Layer Security (“TLS”) encryption; you must have, maintain, provide and update us with your valid, active email address for use in sending, receiving and retaining Disclosures and other communications; and you must be able to connect to websites via hyperlinks in email. Mobile Devices must be enabled for SMS text messaging. You must regularly install updates as they become available to your computer’s and/or Mobile Device’s operating system, web browser and PDF reader (and, if applicable, your Mobile Banking Software). Beta releases are not supported. We may (but are not required to) deny service (1) if security features of your software, computer or Mobile Device have not been updated, or have been disabled or modified (e.g., a “jailbroken” mobile device), or (2) if you are using a disposable (e.g., “burner”) mobile device.

**You hereby confirm to us that you have (1) the system requirements described above, and (2) verified your hardware and software, and your ability to access, view and print or electronically save (including taking screenshots) electronically delivered Disclosures and communications. If you are not able to access, view and print or save the Disclosures, you must not proceed with your online account application or online account opening.**

In addition, to use an electronic signature platform such as that provided by DocuSign, Inc. you or your agents may be required to register with that platform as a user.

**Electronic Delivery.** Permissible electronic delivery by us includes (i) by email to any address you have provided to us for obtaining or using banking services, including attaching documents to the email, or

providing links to or instructions within the email for navigating to documents posted online; (ii) by SMS text message to any Mobile Device telephone number you have provided to us for obtaining or using banking services (including but not limited to any Digital Banking service or function); (iii) by display on your screen or other “in-product” message or alert during your account application or account opening activity; (iv) by posting it to your Division’s website; (v) any other electronic means that you have authorized elsewhere (e.g., if already enrolled in our Digital Banking , eStatements or eNotices services) or hereafter authorize; or (vi) any other electronic means that is commercially reasonable and within the system requirements described above. Electronic delivery by our electronic signature agent, such as DocuSign, Inc., shall constitute delivery by us.

**Change in Your Contact Information.** You are solely responsible for advising us of any change in your email, mobile device telephone number, or other electronic or postal addresses you use in your account application or account opening. You can do so by calling or writing your Division’s Customer Service (see contact listing below). When writing, please include both your old and new information.

**Canceling this Consent.** You may cancel this Consent at any time by calling or writing your Division’s Customer Service, but we may then cancel your corresponding application or close your account (and not process any previously-scheduled transaction in that account). See Customer Service contact listing below. (If using the DocuSign electronic signature platform, you can instead choose to cancel your consent by using the “Withdraw Consent” form on the signing page of a DocuSign envelope.)

**Customer Service.** The telephone number and address for your Customer Service depends on the Division of Zions Bancorporation, N.A. with which you have applied for or opened your account:

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| For | <b>Amegy Bank of Texas Customer Service</b><br>P.O. Box 30709<br>Salt Lake City, UT 84130         | (888) 500-2960          |
| For | <b>California Bank &amp; Trust Customer Service</b><br>P.O. Box 30709<br>Salt Lake City, UT 84130 | (888) 217-1265          |
| For | <b>National Bank of Arizona Customer Service</b><br>P.O. Box 30709<br>Salt Lake City, UT 84130    | (800) 497-8168 option 4 |
| For | <b>Nevada State Bank Customer Service</b><br>P.O. Box 30709<br>Salt Lake City, UT 84130           | (888) 835-0551          |
| For | <b>Vectra Bank Colorado Customer Service</b><br>P.O. Box 30709<br>Salt Lake City, UT 84130        | (800) 884-6725          |
| For | <b>Zions Bank Customer Service</b><br>P.O. Box 30709<br>Salt Lake City, UT 84130                  | (800) 974-8800          |