



ELECTRONIC DISCLOSURE CONSENT

Example only

Date of Disclosure: _____

Consent to Receive Electronic Disclosures

Introduction: When you begin, complete and/or submit a loan application through us, you consent to the electronic delivery of disclosures ("Disclosures"). Please read the information below carefully before consenting to receive disclosures electronically via electronic mail ("email").

Requirements - Hardware and Software: To access and retain the Disclosures electronically, you will need to use the following computer software and hardware; Internet Explorer 4.0 or above, Netscape Navigator 4.0 or above or equivalent software; a valid email address, and hardware capable of running this software.

Scope and Consent: You consent to receive any and all loan application Disclosures by email.

Withdrawing Consent: You may withdraw your consent to receive further Disclosures by email with us at any time and with no cost to you. You may do so by contacting us as indicated below. If you decide to withdraw your consent, the legal validity and enforceability of prior electronic Disclosures will not be affected.

Changes to Your Contact Information: You should keep us informed of any change in your electronic or mailing address. You may notify us of any changes by contacting us as indicated below.

Electronic Records: To facilitate electronic commerce, to reduce the expense of records storage, and to obtain the benefits of faster access to records, you acknowledge and agree that we may in our discretion store all records electronically; and that we will not retain and have no obligation to retain any documents for any period of time, outside regulatory requirements. This applies to all documentation including but not limited to transaction records, notes, and other loan and/or security documentation. You further acknowledge and understand that we may routinely destroy all original and/or printed documentation.

Acknowledgment: You acknowledge and agree that the Internet is considered inherently insecure. Therefore, you agree that we have no liability to you whatsoever for any loss, claim and damages arising or in any way related to our response(s) to any email or other electronic communication, which we in good faith believe you have submitted to us. We have no duty to investigate the validity or to verify any email or other electronic communication; and we may respond to an email at either the address provided with the communication, the email address in your loan application, or any other application or written communication we actually received.

Printing or Saving Electronic Documents: If you choose to have electronic delivery and want to retain the Disclosures to read them later, you will need to print them or save them. To print them, you will need a basic printer capable of printing web pages. To save any of the disclosures, you can use the "Save" feature of your Internet browsing software to save the pages to your hard drive or to some other media, such as a floppy disk.

YOUR ABILITY TO ACCESS DISCLOSURES: BY COMPLETING AND SUBMITTING YOUR REQUEST, YOU ACKNOWLEDGE THAT YOU CAN ACCESS THE ELECTRONIC DISCLOSURES IN THE DESIGNATED FORMATS DESCRIBED ABOVE.

I hereby consent to receive any and all Disclosures for my/our loan application via email.

VALID EMAIL ADDRESS:

Borrower

Date: _____

Borrower

Date: _____

**7700 W. Bluemound Road, Wauwatosa, WI 53213
414-431-3100**



