



Loan E-Sign Disclosure

The following disclosure is required by the federal Electronic Signatures in Global and National Commerce Act (E-SIGN Act). Please read this E-SIGN Disclosure carefully and keep a copy for your records.

Electronic Delivery of Disclosures, Notices and Documents

By providing your email address(es) below, you are consenting to receive disclosures, notices and documents, such as an appraisal, related to your current mortgage secured loan transaction electronically. Electronic delivery of disclosures, notices, authorizations, acknowledgements and other documents, such as an appraisal will be administered through the **DocuSign system**. This means you will receive an email from a loan representative stating you have a "DocuSign document" to review, sign, etc. Please look for this email in order for timely acceptance of any electronic deliveries. If you do not consent; we will mail these documents to you. By consenting to electronic delivery of disclosures, notices and documents, you agree to provide us with your current email address and update us as to any changes in such information by contacting us by phone at 608.441.6000 or by email at mortgageloans@oakbankonline.com.

Requesting Paper Copies

Even after consent, you have the right to receive a paper copy of the disclosures, notices and documents related to your current mortgage secured transaction. If you would like to receive a paper copy at no charge, please contact us at the number or email address listed under contact information. Please include your name and mailing address and be sure to state that you are requesting a copy of the disclosures, notices or documents related to your current mortgage secured loan transaction.

Withdrawal of Consent

If after consenting, you wish to withdraw your consent prior to loan consummation, you can do so by contacting us by phone at 608.441.6000 or by email at mortgageloans@oakbankonline.com.

Hardware and Software Requirements

Browsers:	Final release versions of: <ul style="list-style-type: none"> Internet Explorer (Windows Only) 8.0 or above - compatibility mode is supported only for 9.0 and above Windows Edge Current Version Mozilla Firefox Current Version Safari™ (Mac OS Only) 6.2 or above Google Chrome Current Version
Mobile Signing:	Apple iOS 7.0 or above; Android 4.0 or above
PDF Reader:	Acrobat Reader or similar software may be required to view and print PDF files
Screen Resolution:	1024 x 768
Enabled Security Settings:	Allow per session cookies

Termination/Changes

We reserve the right, in our sole discretion, to discontinue the provision of your account information electronically, or to terminate or change the terms and conditions on which we provide account information electronically. We will provide you with notice of any such termination or change as required by law.

Borrower

Date

Email Address

Co-Borrower

Date

Email Address

5951 McKee Road, Suite 100
Fitchburg, WI 53719
www.oakbankonline.com (3.15.2018)



Phone: 608-441-6000
Fax: 608-441-6001
Toll Free: 877-OAK-BANK

