



E-Sign Consent

This E-Sign Consent ("Consent") allows us to provide you with electronic versions of important notices and documents associated with your use of the Pacific Western Bank Homeowners Association Services payment service (the "Service") to make one-time or recurring payments of your homeowner association dues and other related payments. Certain laws and regulations require us to provide notices and disclosures to you in "writing." Specifically, this Consent asks for your consent so that we can provide communications and information to you in electronic rather than in paper form.

Definitions

For purposes of this Consent, the following terms shall have the meanings set forth below:

"Bank," "PWB," "we," "us," "our" and other similar terms refers to Pacific Western Bank.

The terms "you," "your" and other similar terms refer to the person giving consent to this Consent, and also each additional user of the Service.

"Electronic Records" means any agreements or amendments thereto, this Consent, notices, transaction history, privacy policies and all other information related to the Service, including, but not limited to, information that we are required by law to provide to you in writing.

Before you decide whether or not you wish to give your consent to this Consent and therefore receive Electronic Records, you should read and consider the following information. Then, if you decide to consent, you can click the "I have read and understand all of the E-Sign Agreement and Authorization Agreement" box prior to submitting your payment or finalizing registration.

Scope of Communications to Be Provided in Electronic Form

This Consent applies to all notices, records or other types of information that are provided to you in connection with the Service, such as disclosures, change-in-terms notices, our Privacy Policy, fee schedules, transaction notices and alerts (such as notices of transactions not completed) or any other type of notice, and also includes this Consent and the Authorization Agreement for Electronic Payments and the Privacy Notice.

Method of Providing Electronic Records

All Electronic Records that we provide to you in electronic form will be provided by posting the information on the website or system prior to submitting an e-check or credit card payment and prior to finalizing registration for an account and you will be required to check that you have read and understand the agreement(s)

How to Withdraw Consent

You may withdraw your consent to receive Electronic Records in electronic form by emailing us at ccshoa@pacwest.com or sending a written notice to us by certified mail at PWB Homeowners Association Services, 3320 Holcomb Bridge Road NW, Norcross, GA 30092. At our option, we may treat your provision of an invalid email address, or the subsequent malfunction of a previously valid email address, as a withdrawal of your consent to receive Electronic Records. Generally, we will not impose any fee to process the withdrawal of your consent to receive Electronic Records; however, your access and use of the Services will be terminated. Any withdrawal of your consent to receive Electronic Records will be effective only after we have had a reasonable period of time to process your withdrawal.

How to Update Your Records

It is your responsibility to provide us with true, accurate and complete email address, contact and other information related to this Consent and to maintain and update promptly any changes in this information. You can update information (such as your email address) through our website. To update your email address you need to log onto the online payment system at www.hoabankservices.com. You can change your email address in the Profile section.

Hardware and Software Requirements

In order for you to provide consent to this Consent and receive Electronic Records, you must have certain computer capabilities, which we may change from time to time without prior notice to you unless prohibited by applicable law. Generally, in order to consent to this Consent and receive Electronic Records you must have: (1) a computer; (2) an internet connection; (3) a current operating system; (4) an up to date browser with adequate security; (5) sufficient memory to download and retain Electronic Records; (6) a printer, if you want to be able to print your Electronic Records; and (7) a current version of a portable document viewer, such as Adobe Acrobat Reader.

Requesting Paper Copies

You have the option to receive any Electronic Records in paper form. However, we will not send you a paper copy of any Electronic Record, unless you request it or we otherwise deem it appropriate to do so. You can obtain a paper copy of an Electronic Record by printing it yourself or by requesting that we mail you a paper copy, provided that such request is made within a reasonable time after we first provided the Electronic Record to you. To request a paper copy, email us at ccshoa@pacwest.com or send a written notice to us by certified mail at Pacific Western Bank Homeowners Association Services, 3320 Holcomb Bridge Road NW, Norcross, GA 30092. We generally do not charge for providing you a paper copy of a document that we delivered to you electronically pursuant to this Consent. We reserve the right, but assume no obligation, to provide a paper (instead of electronic) copy of any communication that you have authorized us to provide electronically. We may elect to terminate the Service with you if you choose to receive documents in paper or non-electronic form.

Communications in Writing

All communications in either electronic or paper format from us to you will be considered "in writing." You should print or download for your records a copy of this Consent and any other Electronic Record that is important to you.

Choice of Law

You agree that, except to the extent expressly prohibited by other applicable law, the enforceability and interpretation of this Consent, as well as the electronic execution of Electronic Records and the receipt and delivery of Electronic Records in electronic format, shall be governed by and construed in accordance with the Electronic Signatures in Global and National Commerce Act codified at 15 USC Section 7001 et seq. ("E-SIGN Act") (as may be amended from time to time) and, to the extent the E-SIGN Act does not govern, California's Uniform Electronic Transactions Act codified at California Civil Code Section 1633.1 et seq. (as may be amended from time to time).

Termination/Changes

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

Consent

By selecting "I have read and understand all of the E-Sign Agreement and Authorization Agreement", you hereby give your affirmative consent to provide Electronic Records to you as described herein. You further agree that your computer satisfies the hardware and software requirements and that you have provided us with a current email address at which we may send Electronic Records to you.