

# **Gulf Coast Bank & Trust – Electronic Disclosure Agreement and Privacy Policy**

This Electronic Disclosures Agreement (“eDisclosure Consent”) applies to all communications, documents, disclosures (“Communications”) related to the products, services and accounts offered or accessible through this online portal process for all applicants, co-applicants and other individuals listed on any application.

As part of your application, certain laws require us to provide certain account information to you, and you have a right to receive it on paper. We may provide this information to you electronically if we first present this disclosure and obtain your consent to receiving electronic notices. If you do not wish to consent, we will mail the required disclosures to you or you may come in to obtain the disclosures in person.

Your consent to receiving account information electronically covers all of the Terms, Conditions, Disclosures and Agreements and other communication regarding your application. Additionally, your consent will apply to subsequent disclosures and information that we are required or otherwise choose to provide from time to time. These include (without limitation) change in terms notices, copies of your consent for preauthorized transfers from your account, privacy notices, and any other disclosure or notice as required by law.

## **Agreement to Conduct Transaction by Electronic means:**

You agree to conduct the transaction offered through this online portal process by electronic means and acknowledge that all documents, disclosures, forms and other information related to such transactions completed through this online process will result in valid and legally binding agreements. You agree that if your account application is held jointly with another person that notification and delivery of the disclosures to the primary borrower is notice to all joint applicants. You also agree that you have adequate access to a computer or device with sufficient internet connectivity to conduct these transactions online.

## **Agreement to Receive Disclosures Electronically:**

You agree to receive all legal and regulatory disclosures and other communications associated with any of the account applications or transactions available through this online portal process through electronic means including this web based electronic interface and email.

## **Withdrawing your Consent:**

You may withdraw your consent to this eDisclosure Consent at any time by not clicking the SUBMIT button on this pre-qualification application. Withdrawal of consent by the primary borrower will be effective for all applicants. Withdrawal of your consent will not apply to actions already taken or initiated in reliance on your consent. You will not be charged any fee for your withdrawal of consent.

## **Availability of Printed Copies:**

You may obtain printed copies of any of the agreements, disclosures or other related documents by signing into your account, downloading the documents and printing them from your computer or device, by contacting your account officer or calling us at **(504) 599-5720** and requesting copies.

## **Hardware and Software Requirements:**

To access and retain the Disclosures, you must have access to the Internet. While you may be able to access and retain the Communications using other hardware and software, your personal computer or device needs to support the following requirements:

An operating system, such as:

Windows 98, NT, 2000, ME, XP, Vista or Win 7; or Mac OS 10

Access to the internet and an internet browser which supports HTML 4.0 and 128bit SSL encryption and Javascript enabled, such as:

For Windows 98, NT, 2000, ME, XP, Vista, or Win 7

Firefox 3 and higher

Chrome 3.0 and higher

For Macintosh using OS 10.x

Safari 3.0 and higher

Firefox 3 and higher

Chrome 4.0 and higher

Because some Communications will be sent by email, you must also provide us with a current email address as part of your application. If this address changes, please contact us (see below for address and instructions).

We will notify you of any changes in the software or hardware needed to access and retain the Communication by posting the changes on [www.Gulfbank.com](http://www.Gulfbank.com).

You may print any Communication by using the printing functionality on your computer or device. You may retain a copy of a Communication by saving to your computer or device.

You may request a paper copy of any Communication by sending your request by mail (see below for address). Please provide your complete name, date of account application (if known), loan number, address to which you would like the copies mailed, and describe the Documents you want.

### **Contacting Gulf Coast Bank and Trust Co**

To contact Gulf Coast Bank Mortgage, please send the following information to the address listed below:

Type of request, change of email address, request for printed copies of disclosures, etc.

Any other details relating to your request

Mail your request to:

Mortgage Lending Division

Gulf Coast Bank and Trust Co.

2626 N. Arnoult Rd Suite 100

Metairie, LA 70002

Or to contact us by telephone, please call your loan officer or 504-599-5720 for assistance.

### **Federal law:**

You acknowledge and agree that your consent to electronic communications is being provided in connection with a transaction affecting interstate commerce that is subject to the Federal Electronic Signature in Global and National Commerce Act, and that you and we both intend that the Act applies to the fullest extent possible to validate our ability to conduct business with you by electronic means.

### **Termination and Changes:**

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

**Please save or print this Electronic Disclosure Agreement and Instructions for future reference.**

## **PRIVACY POLICY**

### **WHAT DOES GULF COAST BANK AND TRUST COMPANY DO WITH YOUR PERSONAL INFORMATION?**

Financial companies choose how they share your personal information. Federal law give consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- Account balances and account transactions
- Credit history and payment history

When you are no longer our customer, we continue to share your information as described in this notice.

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Gulf Coast Bank and Trust chooses to share; and whether you can limit this sharing.

Questions? Call 504-561-6124 or go to [www.Gulfbank.com](http://www.Gulfbank.com)

### **How does Gulf Coast Bank and Trust protect my personal information?**

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

### **How does Gulf Coast Bank and Trust collect my personal information?**

We collect your personal information, for example, when you

- Open an account or make deposits or withdrawals from your account
- Pay your bills or apply for a loan
- Use your credit card or debit card

We may also collect your personal information from others, such as credit bureaus, affiliates or other companies

## **Why can't I limit all sharing?**

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes – information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

### **Definitions:**

#### *Affiliates*

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Gulf Coast Bank and Trust does not share personal information with affiliates

#### *Nonaffiliates*

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Gulf Coast Bank and Trust does not share with nonaffiliates so they can market to you.

#### *Joint marketing*

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Our joint marketing partners include financial investment companies.

Visit <http://www.gulfbank.com/Disclosures/PrivacyPolicy.pdf> to read more.