

CHAIN BRIDGE BANK, N.A.

ONLINE BANKING E-SIGN DISCLOSURE AND CONSENT

You understand and agree that in order to view, sign and retain a copy of the Online Banking Services Agreement and related disclosures for various online services offered by Chain Bridge Bank, N.A., such as Online Banking and electronic delivery of account statements and notices, you must consent to receive these documents electronically and use electronic signatures. The words “we,” “us” and “our” refer to Chain Bridge Bank, N.A., and the words “you” and “your” mean the individuals or entity identified on the deposit account(s) accessible through Online Banking.

Documents to be provided and signed electronically. You acknowledge and agree that we may provide you with the documents described below in electronic format and that you will use electronic signatures where a signature is required, and that we are not required to send a paper copy to you, unless and until you withdraw your consent as described below. Your consent to receive electronic documents and use electronic signatures includes, but is not limited to:

- All legal and regulatory disclosures and communications associated with your account(s) or the services available through Online Banking;
- Notices or disclosures about a change in the terms of your Online Banking Service Agreement or your account(s) with the Bank, including associated features and responses to claims;
- Deposit account statements and notices;
- Loan Billing statements and notices; and
- Privacy policies and notices.

Required hardware and software. To access, view, retain and electronically sign the documents that we make available to you in electronic form, you must have the following hardware and software:

- An Internet browser that supports 128-bit SSL encryption.
- Sufficient electronic storage capacity on your computer’s hard drive or other data storage unit;
- An e-mail account with an Internet service provider and e-mail software in order to receive electronic communications from us; and
- Software that enables you to view documents in Portable Document Format (PDF) (Adobe® Acrobat Reader version 6.0 or higher).

Updating your e-mail address. You are required to provide us with an accurate and complete e-mail address and other information related to your deposit account, and to maintain and update any changes to the information promptly. You can update information by contacting us at 703-748-3430 or clientservice@chainbridgebank.com or visiting our banking office at 1445-A Laughlin Avenue, McLean, VA 22101.

How we will provide electronic documents to you. All documents that we provide to you in electronic format will be provided either (i) via e-mail; (ii) by access to a website which will be provided to you in an e-mail notice from us when the documents are available; (iii) by posting on a website that we designate for that purpose, including Online Banking; or (iv) requesting you to download a PDF.

Getting paper copies. At your request, we will provide you with a paper copy of any documents at no cost. Contact us at 703-748-3430 or email us at clientservice@chainbridgebank.com to request a paper copy of any documents.

Withdrawing your consent to receive documents electronically. You also have the right to withdraw your consent to receive electronic documents and require that we provide you with all documents in paper form. Contact us at 703-748-3430 or clientservice@chainbridgebank.com to withdraw your consent to receive electronic documents. We will not impose a fee to process the withdrawal of your consent. Your withdrawal of your consent to receive electronic documents will be effective only after we have had a reasonable period of time to process your request.

Electronic statements. You can change your election to receive your deposit account statements electronically at any time by logging in to Online Banking and clicking on the “Document Settings” tab under “ES” and removing the checkmarks. You have the ability to elect to receive account statements electronically for any, all, or none of your deposit accounts accessible through Online Banking.

Termination/Changes. We reserve the right, in our sole discretion, to discontinue electronic provision of documents. We will provide you with notice of any such termination or change as required by law. We may treat your failure to provide us with a valid e-mail address or the malfunction of a previously valid e-mail address as a withdrawal of your consent to receive electronic documents, at our discretion.

Federal Law. All documents provided in electronic or paper format from us to you will be considered “in writing.” You should print a copy of the documents for your records by using the “print” button in your browser or download the document to your desktop. You agree and we both intend the federal Electronic Signatures in Global and National Commerce Act to apply to (i) this Online Banking E-Sign Disclosure and Consent (“*E-Sign Consent*”) to receive documents in electronic form and use electronic signatures; (ii) your Online Banking Services Agreement; and (iii) our ability to conduct business with you by electronic means.

Acknowledging your access and consent to receive documents electronically. By clicking the “Agree” button, you: (i) confirm your consent to receive the documents outlined above in electronic format and use electronic signatures; (ii) affirmatively demonstrate your ability to access the documents in electronic form; (iii) confirm that you have provided a valid e-mail address at which we can send electronic documents to you; (iv) have access to software and hardware that satisfies the above requirements; (v) agree to the terms of this E-Sign Consent; and (vi) affix your electronic signature to this E-Sign Consent and the Online Banking Services Agreement.