



## Loan Application Electronic Disclosure Consent

You are entitled by law to receive certain information in writing. The federal E-SIGN Act allows us to provide this information to you electronically with your consent. Before you obtain products and services through our online Personal Loan Application, you must review and consent to the terms outlined below:

### **Your Consent to Use Electronic Records**

We may at our sole option provide disclosures, notices, records, and other information that we are legally required to provide to you in connection with your Online Loan Application ("Electronic Records") in electronic form.

### **Your Option to Receive Paper Copies**

If we provide you with Electronic Records and you want a copy in paper, you may print or download a copy from our web site or contact us by e-mail ([info@midland.bank](mailto:info@midland.bank)) or by phone (316-283-1700). You may be subject to a fee for your request unless prohibited by applicable law.

### **Withdrawal of Consent**

You have the right to withdraw your consent at any time at no cost to you by contacting us by e-mail ([info@midland.bank](mailto:info@midland.bank)) or by phone (316-283-1700). If you withdraw your consent, your Online Personal Loan Application will be terminated.

### **Contact Information**

You must provide us with accurate contact information as part of your Online Personal Loan Application. If you later need to update your information please contact us by e-mail ([info@midland.bank](mailto:info@midland.bank)) or by phone (316-283-1700).

### **Hardware and Software You Will Need**

In order to receive these disclosures in electronic form, you will need an internet connection and a web browser such as Microsoft Internet Explorer, Mozilla Firefox, or Google Chrome™, and a PDF reader, such as Adobe® Reader®.

**By accepting this Online Personal Loan Application Electronic Disclosure Consent, you indicate your ability to receive Electronic Records in electronic form.**