The Bank of Clovis

ELECTRONIC TRANSACTION CONSENT AND AGREEMENT

DEFINITIONS

You means the Signer(s) signing this Consent and Agreement. *Electronic Signature* means a digitized image of your handwritten signature or initials. *Sign* means applying your signature or initials.

INTENT TO USE ELECTRONIC SIGNATURES

The Bank of Clovis and you wish to enter into a financial transaction. You intend to sign each document with an electronic signature or electronic initials, if your initials are required. You intend that the Electronic Signature is your valid signature/initials. **You agree that the signed electronic document(s) will be as enforceable as the paper document(s) that you sign or initial with handwritten ink.** You agree that any promissory note signed by you electronically is a transferable record as defined by the New Mexico Uniform Electronic Transactions Act or any other similar statute. You agree that before you signed this Consent and Agreement or any document(s) in the transaction, the following were explained to you:

- You will use Adobe PDF or equivalent software to electronically sign your documents.
- After the you add your Electronic Signature, the document(s) will show your Electronic Signature.

ELECTRONIC SIGNATURE PROCEDURES

You agree that before you signed this Consent and Agreement, the Bank followed the following Electronic Procedure:

- You received a completed but unsigned copy of the document(s).
- The Bank and you reviewed each area of the document(s) that requires any signature/initials, and the Bank explained to you why each signature/initials is required.
- After you reviewed the document(s), you: (i) understand the document, (ii) understand where each signature/initials will be added on the document, (iii) are ready to sign the document, and (iv) intend that the Electronic Signature that will be added to the document will be effective as your signature/initials.
- This Consent and Agreement is only effective for the documents that are a part of this transaction.
- You may withdraw your consent to sign with Electronic Signatures at any time before you sign the electronic signature device for the transaction.

SIGNATURES

By signing, you agree to the terms in this Consent and Agreement on today's date.

_____	_____
Signature Date	Signature Date