



CIBC Bank USA Electronic Disclosure Consent Agreement

General

This CIBC Bank USA (“Bank”) Electronic Disclosure Consent Agreement (“E-Sign Consent”) applies to all communications for deposit account products and services offered online or through digital applications by the Bank. You should read this entire document carefully before consenting to the E-Sign Consent as part of the online application process. By accessing this document, you are demonstrating your ability to access electronic communications in this format prior to consenting to this E-Sign Consent. You must agree to this E-Sign Consent to use the online or digital applications for Bank products and services.

Definitions

The terms “we,” “us” and “Bank” refer to CIBC Bank USA or any affiliate, agent, independent contractor, or designee that we may use to provide Bank products or services. The terms “you” and “your” refer to the user of CIBC Bank USA online accounts and services, whether singular or plural, who: (1) is an individual that is the owner of an account at the Bank, or (2) is an individual authorized by an account owner or a party-in-interest to view account information or effect transactions on an account. The term “Communications” means any and all communications from the Bank to you, including, but not limited to, any customer agreements, including any amendments; disclosures; notices; responses; transaction histories; privacy policies; and any and all other information related to Bank products and services, including any information that we are required by law to provide to you in writing.

Scope of Communications to be provided in Electronic Form

When you apply for a Bank deposit account and services online or via a digital application, you agree that we may provide you with all Communications in electronic form and that we will discontinue sending paper Communications to you, unless you withdraw your consent as provided in this E-Sign Consent. Your consent to receive electronic Communications includes, but is not limited to, consent to receive the following electronically:

- All legal and regulatory disclosures and Communications associated with Bank products and services available online or through digital applications.
- Notices or disclosures about a change in the terms of this E-Sign Consent.
- Our responses to your requests related to your accounts and services at the Bank.

This consent to receive Communications electronically does not enroll you in:

- CIBC NetBanking Services
- Digital Banking Services
- eStatements
- Any service that provides your Bank deposit or loan account documents electronically.



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If you would like to use CIBC NetBanking Services, please enroll directly through the link on our website at <https://us.cibc.com/en/online-banking.html>. If you would like to receive your Bank deposit, loan, or credit card account communications electronically and no longer receive paper communications, please use CIBC NetBanking Services to sign up for our eStatement service.

Method of Providing Communications to You in Electronic Form

You must provide us with a current e-mail address to receive electronic Communications. All Communications that we provide to you in electronic form will be sent to your e-mail address on record.

How to Withdraw Consent

You may withdraw your consent to receive Communications in electronic form by contacting us at CIBC Bank USA, 6825 West 111th St. Worth, IL 60482, Attention: Client Support Center. However, withdrawal of your consent to receive Communications electronically will terminate your use of CIBC Bank USA online or digital account services, including any accounts that require consent to conduct business electronically, such as Agility accounts, and we may, at our option, close any such account you have with us. Any withdrawal of your consent to receive electronic Communications will be effective only after we have a reasonable period of time to process your withdrawal. At our option, we may treat your provision of an invalid e-mail address or the malfunction of a previously valid e-mail address as a withdrawal of your consent to receive electronic Communications.

How to Update Your Records

It is your responsibility to provide us with your accurate e-mail address, contact information, and other information related to this E-Sign Consent and your Account(s) and to maintain and update promptly any changes to this information. You can update your information through CIBC NetBanking Services or by contacting us at:

CIBC Bank USA, 6825 West 111th Street, Worth, IL 60482, Attention: Client Support Center

Client Support Center: 877-448-6500

To help protect the confidentiality of your personal information, please do not send us any confidential information via unencrypted email messages.

Hardware and Software Requirements

In order to access, view, and retain electronic Communications that we make available to you, you must have:

- Access to a device (e.g., computer, smartphone, mobile device, tablet, etc.) suitable for connecting to the Internet, or downloading our mobile apps with the Current



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Version (as defined below) of (i) an operating system, such as Windows, Mac OS, iOS, or Android, that we support; and (ii) a web browser, such as Internet Explorer, Chrome, Safari, or Firefox, that we support.

- A connection to the Internet;
- Local electronic storage capacity to retain Communications and/or a printer to print them;
- A valid e-mail account and software to access it; and
- Software that enables you to view and display files in HTML and PDF format.

By “Current Version,” we mean a version of the software that is currently being supported by its publisher. From time to time, we may offer services or features that require that your Internet browser be configured in a particular way, such as permitting the use of JavaScript or cookies. If we detect that your Internet browser is not properly configured, we may provide you with a notice and advice on how to update your configuration. We reserve the right to discontinue support of a Current Version of software or an operating system if, in our sole opinion, it suffers from a security flaw or other flaw that makes it unsuitable for use.

If our hardware or software requirements change, and that change would create a material risk that you would not be able to access or retain electronic Communications, we will give you notice of the revised hardware or software requirements. Continuing to use this service after receiving notice of the change is reaffirmation of your consent.

Requesting Paper Copies

The Bank may charge you a reasonable service charge, of which we have provided you with notice, for the delivery of paper copies of any Communication that you request.

To request a paper copy of a Communication, contact us at:

Client Support Center: 877-448-6500

Or send your written request to:

CIBC Bank USA, 6825 West 111th Street, Worth, IL 60482, Attention: Client Support Center

We reserve the right to provide a paper (instead of electronic) copy of any Communication that you have authorized us to provide electronically.

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 a copy of this E-Sign Consent and any other Communication that you wish to keep for your records.



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Federal Law

You 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 Signatures in Global and National Commerce Act (E-SIGN Act).

Termination and Amendments

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

Consent

By selecting the box next to “I/We read and agree to the CIBC Bank USA Electronic Disclosure Consent Agreement,” you are consenting to having electronic Communications provided to you as described in this E-Sign Consent. You agree that you and your computer or mobile device satisfies the hardware and software requirements specified in this E-Sign Consent, that you have provided us with a current e-mail address, and that you were able to view, download, and print this E-Sign Consent.