Please read this E-SIGN Consent Agreement carefully and retain a copy for your records.

This E-SIGN Consent Agreement applies to all required initial disclosures and agreements related to the account(s) for which you are applying and will be effective until expressly withdrawn by you.

This disclosure documents your consent to conduct transactions electronically and to electronically receive disclosures and notices relative to the accounts you are applying to open with us online. The disclosure also describes your rights relative to conducting transactions electronically and to electronically receiving disclosures and notices, as well as the consequences of withdrawing your consent. If you withdraw your consent, your account(s) will be terminated. We recommend you print and retain a copy of this disclosure and all the disclosures and agreements related to this transaction.

Once you consent, you will be able to apply to open accounts online. If you do not consent, you will not be able to apply online. In order to open and maintain a deposit account online, you must consent to conduct transactions electronically and to receive electronic disclosures and notices. If you do not consent, you will not be able to open or maintain deposit accounts with us.

You understand, prior to consenting, that:

1. Your consent applies only to disclosures and notices regarding your deposit accounts, including your periodic account statements;
2. You can withdraw your consent at any time by calling or writing us at the number or address listed below or by contacting us electronically at our website www.liveoakbank.com, but such a withdrawal of consent will result in account termination; and
3. By consenting to conduct transactions and receive disclosures and notices electronically you agree to provide us with the information (such as a current email address) needed to communicate with you electronically and update us as to any changes in such information by calling or writing us at the number or address listed below.

We reserve the right to provide any disclosures or notices in writing, rather than electronically. Except as otherwise provided by law or in other agreements, you can give us all notices regarding your deposit accounts or your periodic statements, except for stop payment orders, by email using our then current email address, regardless of anything in this agreement to the contrary; however, we reserve the right to have any notices confirmed in writing upon our request.

Hardware and Software Requirements

The minimum computer hardware and software requirements to receive and keep the electronic disclosures and notices are Internet access, valid email address, and Adobe Reader if opening a PDF document. To save the document for your records, you will also need a printer or sufficient storage on your hard drive. Supported browsers include: Safari, Google Chrome, Mozilla Firefox, and Microsoft Internet Explorer; and Android or iOS for Mobile.

Contact Information

1-866-518-0286
Live Oak Bank
1741 Tiburon Drive
Wilmington, NC 28403
deposits@liveoakbank.com

Consent

By checking the box and clicking “I Agree” you consent to receive disclosures and notices electronically and to the terms and conditions as described above.