

E-SIGN DISCLOSURE AND CONSENT AGREEMENT

This E-Sign Disclosure and Consent Agreement (“Agreement”) applies to all communications and required disclosures relating to your accounts with First Western Trust. Any account owner can enroll accounts with Joint Ownership for the service. Once enrolled, the account owners will no longer receive paper statements or paper-required disclosures. Paper documents are available on request by contacting our profit center.

Eligible Accounts for Online Statements

All First Western Trust deposit and loan accounts are eligible for electronic statements. Each account must be enrolled for the service on an individual basis. Electronic statements will be available at the same frequency as your statement that was previously mailed.

Scope of Communications to Be Provided in Electronic Form

You agree that we may provide you with any communications that we may choose to make available in electronic format, to the extent allowed by law, and that we may discontinue sending paper communications to you, unless and until you withdraw your consent as described below. Your consent to receive electronic communications and disclosures includes:

- All legal and regulatory disclosures and communications associated with your First Western Trust accounts. Your online statement will be presented to you via online banking. An email message will be sent to you at the end of each statement cycle alerting you that the most recent online statement is available for viewing.
- Periodic disclosures for your accounts.

- Notices or disclosures about a change in terms of your account or associated payment feature.
- Privacy policies and notices.

Method of Providing Communications to You in Electronic Form

All communications that we provide to you in electronic form will be provided either (1) via e-mail, (2) by access to a website that we will designate in an e-mail notice we send to you at the time the information is available, (3) to the extent permissible by law, by access to a web site that we will generally designate in advance for such purpose.

How to Withdraw Consent

You have the right to withdraw your consent to receive communications in electronic form by calling us at 303-531-8100. At our option, we may treat your provision of an invalid e-mail address, or the subsequent malfunction of a previously valid e-mail address, as a withdrawal of your consent to receive electronic communications. We will not impose any fee to process the withdrawal of your consent to receive electronic communications; however, your access and use of Online Banking may be terminated. When you withdraw your consent to receive communications in electronic form, you will automatically receive paper statements beginning with your next statement cycle. The statements that were previously presented will not be mailed to you and you will not be able to access them online, however, you can order copies of past statements by contacting us at our Profit Centers, there is no fee for this service.

How to Update Your Records

It is your responsibility to provide us with: true, accurate and complete e-mail address; true, accurate, contact information; and other information related to the disclosures and your Account(s), and to maintain and update promptly any changes in this information. You can update information (such as your e-mail address) by calling us at 303-531-8100.

Hardware and Software Requirements

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

- 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 participate in our electronic communications programs;
- Personal computer (for PC's: Pentium 120 Hhz or higher; for Macintosh, Power Mac 9500, Power PC 604 processor 120-MHz Base or higher), operating system and telecommunications connections to the Internet capable of receiving, accessing, displaying, and either printing or storing communications received from us in electronic form via a plain text-formatted e-mail or by access to our web site using one of the browsers specified below;
- Adobe Reader version 8.0 or higher;
- Windows 2000 or later version running either Internet Explorer version 6.0 or higher or Firefox version 3.0 or higher, or Macintosh OSX 10.2 or higher running Safari web browser.

Requesting Paper Copies

We will not send you a paper copy of any communication which is available electronically from First Western Trust unless you request it or we otherwise deem it appropriate to do so. You can obtain a paper copy of an electronic communication by printing it yourself or by requesting that we mail you a paper copy, provided that such request is made within a reasonable time after we first provided the electronic communication to you. To request a paper copy, call us at 303-531-8100. We reserve the right, but assume no obligation, 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 for your records a copy of this Agreement and any other communication that is important to you.

Federal Law

You acknowledge and 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 (“the Act”), and that you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

Termination / Changes

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