



VERMONT ECONOMIC DEVELOPMENT AUTHORITY

Vermont Agricultural Credit Corporation
Vermont Small Business Loan Program
Vermont 504 Corporation

Electronic Signature Disclosure and Consent Agreement

In order to proceed and conduct business electronically, your consent to this agreement is required and it is necessary for us to provide the following information as required by the Federal Electronic Signatures in Global and National Commerce Act ("ESIGN").

By accepting the terms of this agreement, you agree to receive documents electronically and digitally sign. Please read this agreement carefully and retain a copy for your records. This Disclosure and Consent Agreement ("Agreement") applies to all Communications and required disclosures relating to your application for a loan with Vermont Economic Development Authority ("VEDA"). For purposes of this Agreement, "VEDA" will refer to the Vermont Economic Development Authority and its component units to include the Vermont Agricultural Credit Corporation, the Vermont Small Business Development Corporation, and the Vermont 504 Corporation.

1. 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 rely on this electronic communication and authorization from you regarding this application in the same manner of a physical authorization 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 loan application.

2. 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 email, (2) by access to a website that we will designate in an email 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, or (4) by requesting you download a PDF file containing the Communication.

3. How to Withdraw Consent

You have the right to withdraw your consent to receive Communications in electronic form by mailing your request to *Vermont Economic Development Authority | eSignature Notice | 58 East State Street, Suite 5 | Montpelier, Vermont 05602*. At our option, we may treat your provision of an invalid email address, or the subsequent malfunction of a previously valid email 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 this channel may be terminated. 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 and notify you of confirmed withdrawal.

4. How to Update Your Records

It is your responsibility to provide us with a true, accurate and complete email address, contact, and other information related to the Agreement and your Account(s), and to maintain and update promptly any changes in this information. You can update information (such as your email address) by calling us at 802-828-5627.

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5. Hardware and Software Requirements

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

- Enough electronic storage capacity on your computer's hard drive or other data storage unit.
- An email account with an Internet service provider and email software in order to participate in our electronic Communications programs.
- A personal computer operating system and telecommunications connection 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 email or by access to our website using one of the browsers specified below.
- Internet Explorer 5.5 or higher, Firefox 1.0 or higher, Netscape Navigator 6.0 or higher, Safari 3.0 or higher, or the latest version of Opera software.
- Adobe Reader version 8.0 or higher. (available for download at <http://get.adobe.com/reader/>)

6. Requesting Paper Copies

You can obtain a paper copy of an electronic Communication by printing it yourself or by requesting that we mail you a paper copy. To request a paper copy of any Communication at no charge, please write to *Vermont Economic Development Authority | eSignature Notice | 58 East State Street, Suite 5 | Montpelier, Vermont 05602*, specifying in detail the Communication you would like to receive. For the avoidance of doubt, requesting a paper copy of any Communication, in and of itself, will not be treated as withdrawal of consent to receive electronic Communications. In addition, 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.

7. 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.

8. Federal Law

You acknowledge and agree that your consent to electronic Communications is subject to the federal Electronic Signatures in Global and National Commerce 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.

9. 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.

Name: _____ Date: _____

E-mail address: _____

eSignature: _____