

Electronic Documents Agreement

With your permission, we can provide you with electronic versions of documents associated with your account(s) at Frost-Arnett Company rather than in paper form. The documents include notices, disclosures, records, and other information (collectively, "Documents") in connection with any of your current or future account(s) at Frost-Arnett Company.

Providing consent does not mean that we will provide all documents electronically, but that we may provide electronic versions in accordance with your preferences.

Method of delivery

Electronic Documents will be delivered to you via e-mail at the e-mail address provided by you. Please save or print your electronic Documents for future reference.

Requesting paper copies

You have the right to receive paper copies of electronically presented Documents. Paper copies are provided at no charge. Contact us as described below to request a paper copy of any Documents presented electronically. We will send your paper copy to you by U.S. mail to the address we have on file.

System requirements

You must have an active and valid e-mail address. Your Access Device (defined as the electronic device you use to view electronic Documents such as a computer, tablet or mobile device) must meet the following minimum system requirements:

- Operating system actively supported by the manufacturer.
- Internet access
- Internet browser such as Internet Explorer or Google Chrome (Cookies and JavaScript must be enabled)
- Software capable of displaying .pdf files. (For a free copy of Adobe Reader, go to www.adobe.com)
- A printer and/or storage device if you wish to print or retain any electronic Documents.

If you change Access Devices (or use multiple Access Devices), it is your responsibility to ensure that the other Access Device meets these system requirements and that you are still able to access and view your electronic Documents. Contact us as described below to notify us of a change to your e-mail address.

Changes to system requirements

We will notify you if the system requirements change in such a way that may prevent you from accessing or viewing your electronic Documents and we will ask you to reaffirm consent to this agreement.

Withdrawal of consent

You have the right to withdraw consent at any time. Contact us as described below if you wish to withdraw your consent to this agreement. If you do not accept this agreement, or you otherwise withdraw your consent, you will receive paper versions of the Documents associated with your account(s) at Frost-Arnett Company.

Contact Us

Contact us if you have any questions about receiving electronic versions of Documents. You may also contact us to request paper copies, notify us of e-mail address changes, or withdraw consent to this agreement.

Contact Frost-Arnett Company by telephone at 1-855-287-7043.

Acceptance

By accepting this agreement:

- You acknowledge that you have had the opportunity to read this agreement.
- You agree to the terms of this agreement.
- You agree to maintain an active and valid e-mail address.
- You agree to receive electronic versions of the Documents associated with your current or future accounts at Frost-Arnett Company.