

CONSENT TO ELECTRONIC DISCLOSURES

In a manner consistent with applicable law, Wells Fargo Bank, as Co-Trustee for the Dr. Francis H. McNaught Scholarship Fund, will provide some disclosures and notices regarding this particular transaction to you by email. This may include disclosures required by Truth In Lending regulations, and notices of adverse action on your loan application or approval of your loan application. By signing below, you are acknowledging receipt of this Consent and you are affirmatively consenting to the electronic receipt of the disclosures and notices described (the "documents"). **You must keep a copy of this Consent for your records.**

The documents will be provided to you in an email message, or as an attachment to an email message, sent to the email address that you provide below. To access the documents, you will need a current version of Adobe Acrobat Reader and a personal computer or other device capable of accessing the Internet and receiving email. To retain the documents, your access device must have the ability to either download the documents to your computer's hard drive or to print the documents.

To withdraw your consent to receive the documents electronically, to update your contact information, or to obtain a paper copy of an electronic document, at any time, send an email to the Co-Trustee at ellen@csascholars.org or send a written request by U.S. Mail to the Co-Trustee at Wells Fargo Bank; Loan Asset Management; 100 E. Thousand Oaks Blvd., Ste. 121; Thousand Oaks, CA 91360-8100.

You have the right to have the documents provided to you in paper form, rather than electronically and we will provide paper documents to you at no charge. Be aware that your failure to consent or your subsequent withdrawal of consent may slow down our communications with you, and thus our ability to quickly process your loan request, because of the method of delivery.

Upon receiving this completed and signed Consent, Wells Fargo will send a confirmation email to the address you provide below and **you must respond to our email** to confirm that we have a valid email address. Your response to our confirmation email also serves as acknowledgment that you have the necessary software and hardware to access and to retain the documents that we provide to you electronically.

By signing below, you affirmatively consent to electronic receipt of the described documents and agree to the provisions of this Consent form.

Student's Signature

Date

Student's printed name

_____ @ _____ . _____
Email address