CERTIFICATE OF AUTHENTICITY
OF BUSINESS RECORDS PURSUANT TO FEDERAL
RULE OF EVIDENCE 902(11)

I, Samantha Beechan, attest on penalty of criminal punishment for false statement or false attestation that I am/was the Program Manager (*Title)* of Cross River Bank from ____________ through ____________, and that I also am/was a custodian of records for that same time period.

I have reviewed the attached records. I certify that these records are the original or duplicate copies of the original records in the custody of Cross River Bank, located at ________________________.I further state that:

A) such records were made, at or near the time of the occurrence of the matters set forth, by (or from information transmitted by) a person with knowledge of those matters;

B) such records were kept in the course of a regularly conducted business activity;

C) the business activity made such records as a regular practice; and

D) if such record is not the original, such record is a duplicate of the original.

I certify, under the penalties of perjury, that the foregoing is true and accurate, to the best of my knowledge and belief.

Executed on: 9/30/2022

Signature: DocuSigned by: Samantha Beechan 29FEC101DBF5409...

Location: ____________

DocuSign

Certificate Of Completion

Envelope Id: CC55E355C2FA49DF88EA196E7BA244AC
Status: Completed
Subject: Complete with DocuSign: SBA Request Galon Presley Certificate of Authenticity.pdf
Source Envelope:

Document Pages: 1	Signatures: 1	Envelope Originator:
Certificate Pages: 5	Initials: 0	Gina Tercero
AutoNav: Enabled		gtercero@crossriverbank.com
EnvelopeId Stamping: Enabled		IP Address: 66.206.202.204
Time Zone: (UTC-05:00) Eastern Time (US & Canada)		

Record Tracking

Status: Original 9/30/2022 3:58:24 PM	Holder: Gina Tercero gtercero@crossriverbank.com	Location: DocuSign

Signer Events	Signature	Timestamp
Samantha Beechan sbeechan@crossriver.com Program Manager Security Level: Email, Account Authentication (None)	DocuSigned by: Samantha Beechan 29FEC101DBF5409... Signature Adoption: Pre-selected Style Using IP Address: 71.8.164.159	Sent: 9/30/2022 3:59:36 PM Viewed: 9/30/2022 4:16:11 PM Signed: 9/30/2022 4:16:16 PM

Electronic Record and Signature Disclosure:
Accepted: 9/30/2022 4:16:11 PM
ID: ab5ecacd-9703-482a-9bdf-3087962e5695

In Person Signer Events	Signature	Timestamp

Editor Delivery Events	Status	Timestamp

Agent Delivery Events	Status	Timestamp

Intermediary Delivery Events	Status	Timestamp

Certified Delivery Events	Status	Timestamp

Carbon Copy Events	Status	Timestamp
Spencer Lord slord@crossriver.com Security Level: Email, Account Authentication (None)	COPIED	Sent: 9/30/2022 3:59:36 PM Viewed: 9/30/2022 4:37:58 PM

Electronic Record and Signature Disclosure:
Not Offered via DocuSign

Witness Events	Signature	Timestamp

Notary Events	Signature	Timestamp

Envelope Summary Events	Status	Timestamps
Envelope Sent	Hashed/Encrypted	9/30/2022 3:59:37 PM
Certified Delivered	Security Checked	9/30/2022 4:16:11 PM
Signing Complete	Security Checked	9/30/2022 4:16:16 PM
Completed	Security Checked	9/30/2022 4:16:16 PM

Payment Events	Status	Timestamps

Electronic Record and Signature Disclosure

ELECTRONIC RECORD AND SIGNATURE DISCLOSURE

From time to time, Cross River Bank (we, us or Company) may be required by law to provide to you certain written notices or disclosures. Described below are the terms and conditions for providing to you such notices and disclosures electronically through the DocuSign system. Please read the information below carefully and thoroughly, and if you can access this information electronically to your satisfaction and agree to this Electronic Record and Signature Disclosure (ERSD), please confirm your agreement by selecting the check-box next to 'I agree to use electronic records and signatures' before clicking 'CONTINUE' within the DocuSign system.

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If you decide to receive notices and disclosures from us electronically, you may at any time change your mind and tell us that thereafter you want to receive required notices and disclosures only in paper format. How you must inform us of your decision to receive future notices and disclosure in paper format and withdraw your consent to receive notices and disclosures electronically is described below.

Consequences of changing your mind

If you elect to receive required notices and disclosures only in paper format, it will slow the speed at which we can complete certain steps in transactions with you and delivering services to you because we will need first to send the required notices or disclosures to you in paper format, and then wait until we receive back from you your acknowledgment of your receipt of such paper notices or disclosures. Additionally, some electronic services and products may not be available to you in an electronic format. You may be required to conduct these transactions or services telephonically or by physically visiting a branch location. Further, you will no longer be able to use the DocuSign system to receive required notices and disclosures electronically or sign documents electronically received from us.

All notices and disclosures will be sent to you electronically

Unless you tell us otherwise in accordance with the procedures described herein, we will provide electronically to you through the DocuSign system all required notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to you during the course of our relationship with you, except those made available through Online/Mobile Banking and periodic bank account statements which require a separate enrollment process for electronic delivery. Additionally, if a document related to your account or service is not available in electronic form, a paper copy will be provided to you free of charge. To reduce the chance of you inadvertently not receiving any notice or disclosure, we prefer to provide all of the required notices and disclosures to you by the same method and to the same address that you have given us. Thus, you can receive all the disclosures and notices electronically or in paper format through the paper mail delivery system. If you do not agree with this process, please let us know as described below. Please also see the paragraph immediately above that describes the consequences of your electing not to receive delivery of the notices and disclosures electronically from us.

How to contact Cross River Bank:

You may contact us to let us know of your changes as to how we may contact you electronically, to request paper copies of certain information from us, and to withdraw your prior consent to receive notices and disclosures electronically as follows:
To contact us by email send messages to: docusignnotifications@crossriver.com

To advise Cross River Bank of your new email address

To let us know of a change in your email address where we should send notices and disclosures electronically to you, you must send an email message to us at docusignnotifications@crossriver.com and in the body of such request you must state: your previous email address and your new email address. Upon receipt, we may require additional information to verify your identity in order to change your email address, such as name; last four digits of social security number; date of birth; account number in question; transaction information unique to the account in question such as date of last deposit, amount or check number of last check written, remitter of direct deposit, etc.

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To request paper copies from Cross River Bank

To request delivery from us of paper copies of the notices and disclosures previously provided by us to you electronically, you must send us an email to docusignnotifications@crossriver.com and in the body of such request you must state your email address, full name, mailing address, and telephone number.

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To inform us that you no longer wish to receive future notices and disclosures in electronic format you may:

i. decline to sign a document from within your signing session, and on the subsequent page, select the checkbox indicating you wish to withdraw your consent, or you may;

ii. send us an email to docusignnotifications@crossriver.com and in the body of such request you must state your email, full name, mailing address, and telephone number. We do not need any other information from you to withdraw consent. The consequences of your withdrawing consent for online documents will be that transactions may take a longer time to process and some electronic services and products may not be available to you in an electronic format. You may be required to conduct these transactions or services telephonically or by physically visiting a branch location.

Required hardware and software

The minimum system requirements for using the DocuSign system may change over time. The current system requirements are found here: https://support.docusign.com/guides/signer-guide-signing-system-requirements.

Acknowledging your access and consent to receive and sign documents electronically

To confirm to us that you can access this information electronically, which will be similar to other electronic notices and disclosures that we will provide to you, please confirm that you have read this ERSD, and (i) that you are able to print on paper or electronically save this ERSD for your future reference and access; or (ii) that you are able to email this ERSD to an email address where you will be able to print on paper or save it for your future reference and access. Further, if you consent to receiving notices and disclosures exclusively in electronic format as described herein, then select the check-box next to ‘I agree to use electronic records and signatures’ before clicking ‘CONTINUE’ within the DocuSign system.

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- You can print on paper this Electronic Record and Signature Disclosure, or save or send this Electronic Record and Disclosure to a location where you can print it, for future reference and access; and

- Until or unless you notify Cross River Bank as described above, you consent to receive exclusively through electronic means all notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to you by Cross River Bank during the course of your relationship with Cross River Bank, except those made available through Online/Mobile Banking and periodic bank account statements which require a separate enrollment process for electronic delivery.