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March 11, 2022

The Honorable John Thune  
United States Senate  
Washington, D.C. 20510

Dear Senator Thune:

On behalf of community banks across the country, with more than 50,000 locations, thank you for introducing the E-SIGN Modernization Act of 2022 (S. 3715).

Current law allows a consumer who has given consent to receive documents electronically for the purpose of opening an account or entering into an agreement with a business provided the consumer can “reasonably demonstrate” that they can access information in electronic form. This includes email access and the ability to open a PDF file. This reasonable demonstration requirement dates back to a time when technology was less reliable and not as widely used. In today’s more technologically advanced environment, this requirement is no longer necessary. It is an extra step with the potential to disrupt a transaction and an impediment to commerce.

The E-SIGN Modernization Act would remove the reasonable demonstration requirement. After a consumer consents to receiving electronic records and receives consumer disclosures, no further steps would be needed to proceed with a transaction. This will facilitate transactions including home purchases and mortgage transactions.

Thank you for introducing S. 3715. ICBA is pleased to support this important legislation.

Sincerely,

/s/

Rebeca Romero Rainey President & CEO

*The Nation’s Voice for Community Banks.®*

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