

Consent To Receive Electronic Communications (ESIGN DISCLOSURE)

By selecting the checkbox, you consent to receive, in electronic form, notices or other information ("Communications") that we are required by law to provide to you in writing. "Communications" means any customer agreements or amendments thereto, monthly billing or account statements, tax statements, disclosures, notices, responses to inquiries, transaction history, privacy policies and all other information related to the product, service or account, including but not limited to information that we are required by law to provide to you in writing. Before you decide whether or not you wish to give your consent to receive information electronically, you should read and consider the following information known as the Electronic Signatures in Global and National Commerce Act ("ESIGN Act") Disclosures ("Disclosure"). This consent will cover our Communications with you during and after the credit application process.

The words "we," "us," and "our" refer to the entity with whom you have your Account, and the words "you" and "your" mean you, the individual(s) or entity identified on the Account(s). As used in this Disclosure, "Account" means the account you have with us.

Method of Providing Communications to You in Electronic Form. If you consent, Communications can be displayed for you electronically. All Communications that we provide to you in electronic form will be provided either (1) via email, (2) by access to a web site 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 we will generally designate in advance for such purpose, or (4) by requesting you access or download a PDF file containing the Communications. You will have the opportunity to print or save this information and keep it for your records. You agree to print out or download all Communications we display for you electronically and keep copies for your records.

Withdrawing Your Consent. If you consent and change your mind later, you may withdraw your consent at any time by contacting Customer Service at **1-866-646-4463**. 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. 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.

Scope of Communications to Be Provided in Electronic Form. Your consent to receive Communications electronically includes, but is not limited to:

- All legal and regulatory disclosures, agreements, and other documents and communications associated with your credit application you have submitted to us and any Account you have with us, now or in the future.
- Privacy policies and notices.
- Monthly Account Statements for your Account(s) or such other Communications we may include from time to time as part of the enrollment in the Paperless Statements program ("Paperless Statements").

Software and Hardware Requirements. To receive information from us electronically, you will need:

- Internet access, and a Current Version of an internet browser we support which presently are IE11, Edge, Chrome, and Safari on iOS devices
- A current version of an operating system for your mobile device or computer that we support which includes Microsoft Windows, iOS, and Android
- A current version of a PDF reader
- Access to an active and valid email address

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You will also need a printer to print out and retain records on paper and electronic storage if you wish to retain records in electronic form. By "compatible operating system," and "current version of an internet browser," we mean these compatible operating systems referenced above.

How to Update Your Records. It is your responsibility to provide us with true, accurate and complete email address, contact, and other information related to this Disclosure and your Account(s), and to maintain and update promptly any changes in this information. You can update information (such as your email address) through your on-line account or by contacting us at **1-866-646-4463**.

Requesting Paper Copies. At our discretion, we will not send you a paper copy of Communications, unless you request it or we otherwise deem it appropriate to do so. You can obtain a paper copy of electronic Communications by printing it yourself or by

requesting we mail you a paper copy, provided that such request is made within a reasonable time after we first provided the electronic Communications to you. To request a paper copy, contact Customer Service at **1-866-646-4463**. We may charge you a reasonable service charge for the delivery of paper copies of any Communications provided to you electronically pursuant to this authorization. We reserve the right, but assume no obligation, to provide a paper (instead of electronic) copy of any Communications you have authorized us to provide electronically.

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 Disclosure and any other Communications that are important to you.

Federal Law. You acknowledge and agree your consent to electronic Communications is being provided in connection with a transaction affecting interstate commerce that is subject to the federal ESIGN Act, and that you and we both intend the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

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.