

ELECTRONIC COMMUNICATIONS AGREEMENT

Agreement to Electronic Communications and Signatures. We may need to provide you with certain information, agreements, and disclosures in writing in connection with the accounts and services offered by us (“*Communications*”). By agreeing to this Electronic Communications Agreement (this “*Agreement*”), you are confirming your ability, and providing your consent, to: (i) receive Communications electronically from us and our designees instead of in paper form and (ii) use electronic signatures in connection with our relationship with you. Without limiting the foregoing, you further agree that Communications may be provided to you via email, text message, our website, our mobile app, and any other reasonable electronic notification methods.

Our ability to provide Communications to you electronically is dependent upon you maintaining a valid, working email address. Therefore, you agree to provide us with and maintain a valid, working email address for Communications that will be delivered by email and that you will promptly notify us of any change to your email address. For Communications that are provided to you via email, text message, our website, our mobile app, or another electronic notification method, it is your responsibility to promptly review those Communications. We and our designees may, at our discretion, mail paper copies of Communications to you, in addition to or instead of sending them to you electronically.

By agreeing to this Agreement, you consent, understand, and agree that: (i) you are entering into this Agreement electronically; (ii) you meet the minimum hardware and software requirements specified below; (iii) your consent to receive Communications electronically will remain valid until you withdraw your consent; and (iv) Communications that may be provided electronically include, but are not limited to, the following:

- Agreements (including account agreements) and disclosures, including changes to and updated versions of those agreements and disclosures;
- Our Privacy Policy, as well as annual notices and other disclosures regarding our Privacy Policy;
- Information regarding use of your account(s) and our services, including your account balances and activity for your account(s);
- Account statements, authorizations, receipts, and transaction histories for your account(s);
- Notices to you of the resolution of any error regarding your account(s); and
- Inquiries and notices to you about transactions performed.

In order to access, view, and print/retain Communications electronically, you must have:

- Access to a device (e.g., a computer, smartphone, mobile, device, tablet, etc.) that is suitable for connecting to the Internet or downloading our mobile app and has a Current Version (as defined below) of: (i) an operating system, such as Windows, Mac OS, iOS or Android and (ii) an Internet browser, such as Chrome, Safari, or Firefox, that we support;
- A connection to the Internet;

- Local electronic storage capacity to retain Communications and/or a printer to print Communications;
- A valid, working email address and software to access it; and
- Software that enables you to view and display files in HTML and PDF format.

By “*Current Version*,” we mean a version of the software that is currently being supported by its publisher. From time to time, we may offer services or features that require that your Internet browser be configured in a particular way, such as permitting the use of JavaScript or cookies. If we detect that your Internet browser is not properly configured, we may provide you with a notice and advice on how to update your configuration. We reserve the right to discontinue support of a Current Version of an operating system or Internet browser if, in our sole opinion, it suffers from a security flaw or other flaw that makes it unsuitable for use.

We reserve the right to modify this Agreement in our discretion. We will provide you with notice of any modifications, as required by applicable law.

Consent to receiving electronic Communications is a requirement of being able to open and maintain an account with us. Except as may be required by applicable law, you do not have the option of requesting Communications in paper or other non-electronic form. You can withdraw your consent only by contacting customer and closing your account(s).

Rev. 3/2021