ELECTRONIC DISCLOSURE AND CONSENT TO USE ELECTRONIC RECORDS, COMMUNICATIONS AND SIGNATURES

This Electronic Disclosure and Consent to Use Electronic Records, Communications and Signatures (**"Consent"**) allows (i) the financial institution providing the financial products and services ("Bank") and (ii) any service provider to the Bank, including, without limitation and as applicable, Unit Finance Inc. and the third party maintaining the web or mobile application through which you access the Services (defined below), on behalf of itself and as a service provider to the Bank (collectively **"we", "our,** and **"us"**), to provide you and each additional account owner, authorized signer, authorized representative, delegate, and/or user identified on any Services that you apply for, use, or access **("You"** or **"Your"**), with electronic Communications (defined below) regarding or associated with your use of financial products and services made available to you through the website, platform, APIs, and/or web and mobile applications (collectively, the **"Services"**). **By accepting the terms of this Consent, you agree that you are willing and able to receive Communications in electronic form, consent to receive Communications in electronic form, and provide signatures electronically, in each case in connection with the Services and the website, platform, APIs, and/or web and mobile applications through which you access the Services.**

If you do not give your consent to receive Communications in electronic form, you will not have access to the Services, including access to our website, platform, APIs, and/or web and mobile applications, and will not be able to open an account. If you withdraw your consent to electronic Communications at any point after providing consent hereunder, we reserve the right to terminate the Services and your account.

"Communications" covered by this Consent include, but are not limited to, disclosures, notices, agreements, fee schedules, policies (including privacy policies), statements, records (including transaction and payment records), documents, tax documents, terms of service, and other information related to the Services we provide to you and/or that are required to be delivered to you by law, or that you sign and submit or agree to at our request.

Delivery Methods

We will deliver Communications to you electronically, including, without limitation, through our website, platform, mobile app, text or SMS messages, or electronic mail. If we do not deliver Communications to you in the above manner, we will tell you where you can go to receive such Communications.

We may be required by law to deliver certain Communications to you on paper even though you have consented to receive Communications electronically.

Hardware and Software Requirements

By providing your consent here, you are confirming that you have access to the computer hardware and software needed to access these electronic Communications, including but not limited to:

- An internet-ready device (including a computer, tablet, mobile phone, or other similar device);
- An internet connection;
- A current version of a web browser that we support, including but not limited to: Google Chrome, Microsoft Edge, Mozilla Firefox, and Apple Safari;
- A valid email address and access to that email account;
- Access to a method of displaying and storing PDF files;
- Access to a method of displaying and storing electronic Communications; and
- A mobile device with a recent device operating system that supports email, text or SMS messages and attachments.

We may update these requirements periodically in order to maintain our ability to provide electronic Communications; if these requirements change in a substantial way, we will notify you of the changes.

Updating Contact Information

It is your responsibility to maintain accurate and current contact information so that we may send you electronic Communications. You can update your contact information by accessing your account in the web or mobile application through which you access the Services and updating your user information, or by contacting us, as applicable, at the appropriate contact information listed in the agreement or web or mobile application, or through the in-app support widget in the web or mobile application for the Service related to the Communications.

Requesting Paper Copies
If we choose to make paper copies of certain electronic Communications available, we do not create any obligation to do so at other times. You may obtain a paper copy of an electronic Communication by printing it or by requesting we mail a paper copy by accessing your account in the web or mobile application through which you access the Services and updating your user information, or by contacting us, as applicable, at the appropriate contact information listed in the agreement or web or mobile application, or through the in-app support widget in the web or mobile application for the Service related to the Communications.

If there is a fee for providing a requested paper copy of a Communication that was provided electronically, we will notify you prior to providing the requested paper copy.

Communications in Writing
We are required by law to give you certain information in writing. By agreeing to this Consent, you agree that electronic Communications shall be considered "in writing" and have the same meaning and effect as if provided in paper form, unless you have withdrawn your consent to receive Communications electronically, as outlined in this Consent. **This Consent also allows us to use and obtain electronic signatures from you. By agreeing to this Consent, you agree that your electronic signature is the legal equivalent of your manual/handwritten signature.**

Withdrawing Consent
You have the right to withdraw your consent to this Consent at any time. Withdrawing consent will terminate your Services and account, including access to our website, platform and mobile app. **You may withdraw consent by accessing your account in the web or mobile application through which you access the Services and updating your user information, or by contacting us, as applicable, at the appropriate contact information listed in the agreement or web or mobile application, or through the in-app support widget in the web or mobile application for the Service related to the Communications.**