

# Wallet Wizard's Electronic Communications Agreement

Consent for Electronic Signatures, Records, and Disclosures ("E-Consent")

*Please read this information carefully and print a copy and/or retain this information electronically for future reference.*

**Introduction.** If you choose to apply for credit through Credit Corp Financial Services, Inc. d/b/a Wallet Wizard ("Wallet Wizard"), from time to time you will receive disclosures, notices, documents, and information from us. This agreement (the "E-Consent") notifies you of your rights when receiving disclosures, notices and information from Wallet Wizard.

By applying for a loan with Wallet Wizard, you acknowledge that you received this E-Consent and that you agree to its terms.

You agree to conduct transactions by using electronic disclosures, electronic records, electronic signatures, and electronic contract documents.

## Definitions.

In this E-Consent:

- "We," "us," "our" means Wallet Wizard and each and every current and future affiliate of Wallet Wizard
- "You" and "your" means the person giving this E-Consent, and also each additional account owner, authorized signer, authorized representative, delegate, product owner and/or service user identified on any Wallet Wizard product that you apply for, use or access.
- "Disclosures" means each disclosure, notice, agreement, fee schedule, statement, record, document, and other information we provide to you, or that you sign, submit, or agree to at our request.
- "Electronic Service" means each and every product and service we offer that you apply for, use, administer or access using the Internet, a website, email, messaging services (including text messaging), and/or software applications (including applications for mobile or hand-held devices), either now or in the future.

**Scope of Consent.** This E-Consent applies to all interactions concerning you and Wallet Wizard and includes those interactions engaged in on any mobile device, including phones, smart-phones, and tablets. You agree that we will process your information and interact during all online interactions with you electronically. You further agree that we may also send you notices electronically related to our interactions and transactions. Disclosures may be provided online by logging into your online dashboard with the email and password provided during the application process

or through your designated e-mail address. You also agree to use electronic signatures and that we may obtain them from you as part of our transactions with you. To the extent that the law or our agreement with you requires you to give us a written notice, you must still provide these notices to us on paper, unless we specifically tell you in another Disclosure how you may deliver that notice to us electronically. And, if required by law, we will continue to deliver certain Disclosures to you in writing. However, if the law changes in the future and permits any of those Disclosures to be delivered electronically, this E-Consent will be deemed to cover those Disclosures.

We will continue to provide your tax statements on paper unless you separately elect to receive them electronically (if available).

You also consent and agree that your use of a key pad, mouse or other device to select an item, button, icon or similar act or action while using any electronic service we offer or in accessing or making any transactions regarding any documents and disclosures constitutes your signature as if actually signed by you in writing (electronic signature). Your electronic signature may also be represented by your type written name or initials electronically placed on the documents. Your electronic signature is hereby adopted by you and represents your intent to acknowledge receipt or sign, as applicable, the documents and Disclosures. Further, you agree that no certification or verification is necessary to validate your electronic signature and that the lack of such certification or third party verification will not in any way affect the enforceability of your signature or any resulting contract between you and Wallet Wizard.

**Hardware and Software Requirements.** To access and retain the Disclosures electronically, you will need to use the following computer software and hardware: A PC or MAC compatible computer or other device capable of accessing the Internet, access to an e-mail account, and an Internet Browser software program that supports at least 128 bit encryption, such as Google Chrome or Microsoft Edge. To read some documents, you may need a PDF file reader like Adobe® Acrobat Reader. If these requirements change while you are maintaining an active relationship with us and the change creates a material risk that you may not be able to receive Disclosures electronically, we will notify you of these changes. You will need a printer or a long-term storage device, such as your computer's disk drive, to retain a copy of the Disclosures for future reference. You may send us your written questions regarding the hardware and software requirements by mail to Wallet Wizard, 10150 South Centennial Parkway, Suite 102, Sandy, UT 84070.

**Changes to hardware or software requirements.** If our hardware or software requirements change, and that change would create a material risk that you would not be able to access or retain your electronic records, we will give you notice of the revised hardware or software requirements. Continuing to use Wallet Wizard's electronic services after receiving notice of the change is affirmation that you have accepted the change.

**Option for Paper or Non-Electronic Records.** You may request any Disclosures in paper copy by logging in and printing a paper copy if the Disclosure is made available through your online dashboard. You may also mail us your written request to Wallet Wizard, 10150 South Centennial Parkway, Suite 102, Sandy, UT 84070. We will provide paper copies at no charge. We will retain all Disclosures as applicable law

requires. We also reserve the right to provide Disclosures to you in paper form in our discretion including, for example, if we receive an email bounce back when sending you a required Disclosure.

**Withdrawing Consent.** You may withdraw this E-Consent at any time and at no charge. However, if you withdraw this E-Consent before receiving credit, this will prevent you from obtaining credit from us. If at any time you wish to withdraw this E-Consent, you can send us your written request by mail to Wallet Wizard, 10150 South Centennial Parkway, Suite 102, Sandy, UT 84070, with the details of such request. Your withdrawal of consent will become effective after we have had a reasonable opportunity to act upon it. If you decide to withdraw this E-Consent, the legal effectiveness, validity, and enforceability of prior electronic Disclosures will not be affected.

**Change to Your Contact Information.** You must keep us informed of any change in your email address or mailing address. You may update such information by contacting customer support at 833-748-2140 and provide the updated information or updating your information on the online dashboard. You may also send us your written update by mail to our address above.

**CONSENT.** BY SUBMITTING AN APPLICATION, YOU ASSENT TO OUR TERMS. YOU ACKNOWLEDGE YOU HAVE READ THIS INFORMATION ABOUT ELECTRONIC SIGNATURES, RECORDS, DISCLOSURES, AND DOING BUSINESS ELECTRONICALLY, THAT YOU HAVE THE HARDWARE AND SOFTWARE DESCRIBED ABOVE, THAT YOU ARE ABLE TO RECEIVE AND REVIEW ELECTRONIC RECORDS, AND THAT YOU HAVE AN ACTIVE EMAIL ACCOUNT. YOU CONSENT TO USING ELECTRONIC SIGNATURES, HAVING ALL DISCLOSURES PROVIDED OR MADE AVAILABLE TO YOU IN ELECTRONIC FORM AND TO DOING BUSINESS WITH US ELECTRONICALLY. YOU ACKNOWLEDGE THAT YOU MAY REQUEST A PAPER COPY OF THE ELECTRONIC RECORDS AND DISCLOSURES, WHICH WE WILL PROVIDE TO YOU AT NO CHARGE. IF YOU REFRAIN FROM PROCEEDING, THEN YOU NEITHER WISH TO USE ELECTRONIC SIGNATURES NOR CONDUCT THIS TRANSACTION ELECTRONICALLY. YOU ALSO ACKNOWLEDGE THAT YOUR CONSENT TO ELECTRONIC DISCLOSURES IS REQUIRED TO RECEIVE SERVICES FROM US OVER THE INTERNET.