

AUTHORIZATION & CONSENT FOR ELECTRONIC DELIVERY OF DISCLOSURES

You may not apply online unless you accept these disclosures and information electronically.

Please read this information thoroughly and print a copy and/or retain this information electronically for your records.

From time to time, we may be required by law to provide certain written notices or disclosures. Described below are the terms and conditions for providing to you such notices and disclosures electronically that pertain to all products offered via the DigniFi platform including but not limited to: the WebBank issued installment loan ("Installment Loan") and the ExpressWay credit card account ("ExpressWay Credit Card"). Please read the information below carefully and if you can access this information electronically and agree to these terms and conditions, please confirm your agreement by clicking "Submit Application."

By consenting to electronic disclosures, you are:

- Agreeing to receive electronically any state or federal disclosures, notifications and communication in connection with the application for, the opening of, maintenance of or collection of your Installment Loan or ExpressWay Credit Card ("E-disclosure");
- **For ExpressWay Credit Card customers only:**
 - Consenting to receive billing statements electronically on an ongoing basis at <https://app.dignifi.com>.
 - Electing not to receive billing statements via U.S. postal service on a recurring basis for the credit card account for which you are electing to receive electronic billing statements ("E-statements");

Consenting to and acknowledging that you have read, understand and agree to be bound by the following terms and conditions.

By clicking the "Submit Application" button, you agree to:

- Receive, access and retain electronic disclosures.
- That you meet the hardware and software requirements listed below, including the ability to receive and read emails and log into <https://app.dignifi.com>.
- Agree to download or print the disclosures for your records.
- Acknowledge that you are providing your consent to receive electronic communications pursuant to the Electronic Signatures in Global and National Commerce Act and our intent is that this statute applies to the fullest extent possible.

Access Requirements. To access and retain electronic disclosures, you will need a desktop or laptop personal computer that has access to the internet. Compatible operating systems including recent versions of Windows and macOS. You must have a web browser that at a minimum supports 128-bit encryption. Such web browsers include the most recent versions of Internet Explorer, Chrome, Firefox, or Safari. You must also have an email account and related software capable of receiving emails through the internet. In order to access the disclosures, you must have an updated version of Adobe Reader and maintain an accurate email address. You must also have a compatible printer connected to your computer if you wish to print copies of such documents, or available storage space on your computer to retain a copy of the file.

Additional Mobile Technology Requirements: If you are accessing the DigniFi website from a mobile device (such as a smart phone, tablet, or similar device), in addition to the above requirements you must make sure that you have the latest device operating system (e.g., the latest version of iOS or Android OS) and the ability to save or print your loan documents in PDF format on a mobile device. If you do not have

these capabilities on your mobile device, please access our site through a device that provides these capabilities.

If there is a change in the hardware/software requirements associated with this service that creates a material risk that you will not be able to access electronic disclosures, we will notify you, provide an explanation of the updated hardware/software requirements, and allow you the opportunity to withdraw consent for continued electronic delivery. It is your responsibility to ensure that your hardware and software continue to meet the disclosed hardware and software requirements and electronically save or print copies of any documents delivered electronically that you wish to retain in paper form. You agree to notify us if you are unable to access any of the information provided by us electronically.

E-statement Access.

For Installment Loan customers: You will have the ability to download and print E-statements documents we send to you by accessing your account online at www.dignifi.com, using your User ID and Password to access your account, and clicking on the "Statement History" link to obtain your E-statement. Each of your electronic disclosures will remain accessible on our website until your account is closed or deactivated.

For ExpressWay Credit Card customers: in order to access your E-statements electronically, you must log onto our website at <https://app.dignifi.com>, via the Internet, use your User ID and Password to access your account, and click on the "Statement History" link to obtain your E-statement. Each of your electronic disclosures and E-statements will remain accessible on our website for at least 6 months after we notify you of its availability. Following your enrollment in E-statements, you may begin viewing your billing statements online beginning with your next statement cycle.

Right to Receive Paper Statements and Other Records and Information.

We reserve the right to communicate with you in writing using the U.S. Postal Service, no matter what option you have chosen. For accounts that are in default or subject to the automatic stay in bankruptcy, we may, at our sole option, elect to discontinue delivering electronic disclosures and E-statements.

For Installment Loan customers: At any time, you may request paper copies of any record made available to you electronically. To request a paper copy, please call us at (855) 808-5861.

For ExpressWay Credit Card customers: You are enrolling to receive disclosures, E-statements, and any other notifications or information electronically rather than by mail. At your option, you may ask us to send a paper copy of your billing statement or any other disclosure by mail. If you make such a request, a copying charge of \$3.00 per page may be imposed, unless the request is made in connection with a bona fide billing error dispute.

Withdrawing Consent to Receive Electronic Disclosures You have the right to withdraw your consent to receive electronic disclosures at any time and choose to receive paper disclosures in lieu of electronic disclosures, including any billing statement on an ongoing basis.

For Installment Loan customers: To withdraw your consent, you may contact us via telephone at (855) 808-5861 or through email at questions@dignifi.com. You may also reach us at Dignifi, PO Box 7084, Boulder, CO 80306-7084. If you withdraw your consent in writing, you must provide us with your full name, US postal address, account number and telephone number.

For ExpressWay Credit Card customers: To withdraw your consent, simply change your preference to receive electronic disclosures and E-statements "by mail" in your account center at <https://app.dignifi.com> or mail any notices to Dignifi at PO Box 7084, Boulder, CO 80306-7084 or contact us via telephone at (855) 808-5861 or through email at questions@dignifi.com. There is no fee to change your delivery preference, however, you may no longer have access to past E-Statements once you have changed your delivery preference.

Accurate Email Address Required. You must also maintain a valid and active e-mail address. If at any time your e-mail address changes you must notify us immediately. We will send you an email notification at your last email address of record when your E-statement is available. If we send you email notification and it is returned to us as undeliverable, we may attempt to contact you and ask that you update your email address.

For Installment Loan customers: you may update this information by emailing us at questions@dignifi.com.

For ExpressWay Credit Card customers: you can update your email address by logging into your account at <https://app.dignifi.com>, clicking on the "Account Services" link, and then selecting "Change Contact Information" from the list of options presented.

Discontinuation of Electronic Disclosures. We reserve the right to terminate the delivery of electronic disclosures in whole or in part at any time without prior notice except as required by law.

Your Computer Equipment or Software. We will not be responsible for any errors or failures from any malfunction of your computer, or any computer virus or other problems related to your computer equipment.

You understand that the information you have elected to receive is confidential in nature. We are not responsible for unauthorized access by third parties to information and/or communications provided electronically, nor any damages caused by unauthorized access. We are not responsible for delays in the transmission of any information. We are not responsible for any computer virus or related problems.