

e-Sign Disclosure and Consent

This e-Sign Disclosure and Consent ("Disclosure") applies to all Communications for those products, services and accounts offered or accessible through QorPay that are not otherwise governed by the terms and conditions of an electronic disclosure and consent. By selecting the "I Accept" acknowledgment on this page, you agree to receive applicable account disclosures and notices electronically. This acknowledgment does NOT impact the delivery of paper statements for your accounts — the sign-up for e-statements is a separate opt-in process accessed within QorPay.

Scope of Communications to Be Provided in Electronic Form

You agree that we may provide you with any Communications that we may choose to make available in electronic format, to the extent allowed by law, and that we may discontinue sending paper Communication to you, unless and until you withdraw your consent as described below. Your consent to receive electronic Communications includes, but is not limited to:

- All legal and regulatory disclosures and communications associated with the Account or the product or service available through QorPay for your Account.
- Notices or disclosures about a change in the terms of your Account or associated payment feature and responses to claims.
- Privacy policies and notices.
- Monthly (or other periodic) billing or account statements for your Account(s) or such other Communications that we may include from time to time as part of the enrollment in the e-Statements program ("e-Statements").
- Your consent to receive electronic communications does not automatically enroll you in e-Statements. You must complete a separate enrollment to stop receiving by U. S. Mail paper account statements (and any other types of communications we may include in e-Statements).

Method of Providing Communications to You in Electronic Form

- All Communications that we provide to you in electronic form will be provided either (1) via email at the email address you provide to us, (2) by access to a web site that we will designate in an email notice we send to you at the time the information is available, or (3) to the extent permissible by law, by access to a web site that will generally be designated in advance for such purpose.

How to Withdraw Consent

- You may withdraw your consent to receive Communications in electronic form for any of your Accounts by contacting us at support@qorpay.com. At our option, we may treat your provision of an invalid email address, or the subsequent malfunction of a previously valid address, as a withdrawal of your consent to receive electronic Communications. We will not impose any fee to process the withdrawal of your consent to receive electronic Communications.

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 such information (such as your email address) by emailing support@qorpay.com

Hardware and Software Requirements

In order to access, view, and retain electronic Communications that we make available to you, you must have:

- A computer with Internet connectivity, sufficient storage space, and a supported Internet browser capable of 128-bit encryption;
- A supported PDF viewer, such as the current version of Adobe® Reader® (www.adobe.com/reader);
- A valid email address capable of receiving electronic Communications from us in HTML or text-formatted messages;

Requesting Paper Copies

- We will not send you a paper copy of any Communications which is made available electronically from QorPay unless you request it or we otherwise deem it appropriate to do so. While your Account(s) are open, you can obtain a paper copy of the electronic Communications by printing them yourself or by requesting that we mail you a paper copy, provided that such request is made within a reasonable time after we first provided the electronic Communication to you. To request a paper copy, contact us by email at support@qorpay.com. We reserve the right, but assume no obligation, to provide a paper (instead of electronic) copy of any Communication that 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 Communication that is important to you.

Federal Law

- You acknowledge and agree that your consent to electronic Communications is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act, and that you and we both intend that 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.