

ELECTRONIC COMMUNICATIONS DISCLOSURE

Please read this information carefully and print and retain a copy for your reference. This document is provided in accordance with the Electronic Signatures in Global and National Commerce Act.

Introduction:

You are applying for a loan from us. In connection with your application and any loan that we may make to you, you have the option to receive important information about your application and/or loan electronically. Any and all electronic disclosures and communications are collectively referred to as "Electronic Communications." Electronic Communications may include information related to your application for credit, our decisions related to your application, terms and conditions that govern any loan we make to you and all related disclosures, and important information that you would otherwise receive from us through the mail (such as, but not restricted to, notices regarding privacy, changes in terms, and periodic statements, as are required under applicable law). This Electronic Communications Disclosure and Consent form informs you of your rights when receiving these Electronic Communications.

Consent:

By clicking the "Consent" button below, you (including any co-applicants) acknowledge receipt of this Electronic Communications Disclosure and Consent form, and consent to the delivery of Electronic Communications via the internet to an email address you will designate to receive such Electronic Communications. You also confirm that you meet the Hardware and Software Requirements listed below and are able to access and retain Electronic Communications from us. Your Consent to Electronic Communications applies only to Electronic Communications that we provide to you in connection with your loan application and any loan that we may make to you. If you consent to Electronic Communications, we will send you an email that will inform you when relevant application or loan information is available for your viewing on our website. That communication will include instructions on how to access the information from our website.

Withdrawing Consent:

You can elect to withdraw your consent to Electronic Communications at any time and at no charge by changing your e-consent/decline option within your online application or by contacting us at 877-269-4179. If you withdraw your consent, the legal validity and enforceability of prior Electronic Communications will not be affected. To access the screen to change your e-consent/decline selection within your online application, log in and select "Electronic Disclosures Consent/Decline."

Hardware and Software Requirements:

To receive Electronic Communications, you will need to ensure that you are able to receive information electronically and retain it. You must have a computer system with an up to date version of an internet web browser we support (Chrome, IE, Firefox, and Safari) and Adobe Acrobat Reader version 8 or higher, or a comparable program that can open a PDF version 1.7, in order to receive disclosures electronically. Further, you must have a printer capable of printing any disclosure or statement made available on our website and/or emailed to you, and/or have the ability to electronically save and visually display such documents on your computer screen. If you are unsure as to whether you have the necessary components, please contact us by dialing 877-269-4179 before providing your consent.

Copies:

You may request a paper copy of any Electronic Communication. If you wish to obtain a paper copy of any of the Electronic Communications, you may contact us at 877-269-4179. We will send a paper copy at your request at no charge to you.

Updating Contact Information:

You are responsible for ensuring that we have your current email address for purposes of receiving Electronic Communications. If your email address changes, contact us at 877-269-4179 to provide us with updated information through which future Electronic Communications will be received by you. If you fail to notify us of any change in your email address, you agree that we may provide Electronic Communications to you at the email address maintained in our records and provided by you. Any Electronic Communications we send to you will be deemed to have been provided on the date we deliver the email to you advising you of their availability online.

Please print and retain a copy of this statement.