

1. Electronic Signature Agreement. By selecting the "I UNDERSTAND" button below, you are signing this Agreement electronically. You agree your electronic signature is the legal equivalent of your manual signature on this Agreement. By selecting "I UNDERSTAND" you consent to be legally bound by this Agreement's terms and conditions. You further agree that your use of a keypad, mouse, or other device to select an item, button, icon or similar action, or to otherwise provide to FinWise Bank or any of its lending partners, in accessing or making any transaction regarding any agreement, acknowledgement, consent terms, disclosures or conditions constitutes your signature (hereafter referred to as "E-Signature"), acceptance and agreement as if actually signed by you in writing. You also agree that no certification authority or other third-party verification is necessary to validate your E-Signature and that the lack of such certification or third-party verification will not in any way affect the enforceability of your E-Signature any resulting contract between you and FinWise Bank. You also represent that you are authorized to enter into this Agreement for all persons who own or are authorized to access any of your accounts and that such persons will be bound by the terms of this Agreement. You further agree that each use of your E-Signature in submitting this credit application and accessing your FW account constitutes your agreement to be bound by the terms and conditions of FinWise Bank.

2. Consent to Electronic Delivery. You specifically agree to receive and/or obtain any and all FinWise Bank related "Electronic Communications" (defined below) via FinWise Bank. The term "Electronic Communications" includes, but is not limited to, any and all current and future notices and/or disclosures that various federal and/or state laws or regulations require that we provide to you, as well as such other documents, statements, data, records and any other communications regarding your FinWise Bank account relationship with FinWise Bank. You acknowledge that, for your records, you are able to use FinWise Bank to retain Electronic Communications by printing and/or downloading and saving this Agreement and any other agreements and Electronic Communications, documents, or records that you agree to using your E-Signature. You accept Electronic Communications provided by FinWise Bank as reasonable and proper notice, for the purpose of any and all laws, rules, and regulations, and agree that such electronic form fully satisfies any requirement that such communications be provided to you in writing or in a form that you may keep.

3. Paper version of Electronic Communications. You may request a paper version of an Electronic Communication. You acknowledge that FinWise Bank reserves the right to charge you a reasonable fee for the production and mailing of paper versions of Electronic Communications. To request a paper copy of an Electronic Communication contact us at 866-944-2326.

4. Revocation of electronic delivery. You have the right to withdraw your consent to receive/obtain communications via FinWise Bank at any time. You acknowledge that FinWise Bank reserves the right to restrict or terminate your access to the FinWise Bank customer portal if you withdraw your consent to receive Electronic Communications. If you wish to withdraw your consent, contact us at 866-944-2326.

5. Hardware and Software Requirement. In order to access and retain documents electronically, you must satisfy the following computer hardware and software requirements: access to the Internet; an email account and related software capable of receiving email through the Internet; a web browser which is SSL-compliant and supports secure sessions; and hardware capable of running this software. You will also need a printer if you wish to print electronic documents on paper, and electronic