

E-SIGN Consent to Electronic Signatures and Electronic Delivery of Disclosures and Notices

Effective Date: January 1, 2022

Aven Financial, Inc. and its affiliates, including Aven Financial Technologies, Inc., Aven Crypto, Inc., and Aven Auto, Inc., (collectively "Aven," we, our, and us) will need to provide you with communications, disclosures, notices, statements, and other documents in writing.

This E-SIGN Consent to Electronic Signatures and Electronic Delivery of Disclosures and Notices (Consent) applies to all notices and disclosures for services provided on Aven websites, the Aven mobile website, and Aven mobile applications (apps). You agree to the use of electronic signatures and to allow Aven to electronically deliver important notices and disclosures that apply to our services, including our credit cards. Please read this Consent carefully. You can download this Consent and save or print a copy for your files.

Electronic Signatures

By consenting to use electronic signatures, you agree that any electronic signatures that you provide through our website, mobile website, and mobile application, including the credit card application process and loan documents, are valid and enforceable as your legal signature and acknowledge that these electronic signatures will legally bind you to the terms and conditions contained in the disclosures and agreements and terms and conditions we provide you just as if you had physically signed the same documents.

Types of Information Provided Electronically

Examples of some of the notices or disclosures we may deliver electronically:

- Credit Account documents (Account Opening Disclosures, Account Agreements, and Deed of Trust, if applicable)
- Notice of Right to Cancel
- Consumer Privacy Notice
- Credit Score Disclosure
- Disclosures or notices required under applicable laws and regulations, which may include annual notices required under the Electronic Fund Transfer Act and notices regarding changes in the terms and conditions of your account

Access to Notices and Disclosures Delivered Electronically

The format of the electronic documents may vary based on the device you use to access your accounts (Device). You will need a valid email address, phone number, connection to the internet, and the following hardware and software to view the notices and disclosures we deliver to you electronically:

- **Browser**—a current version of the browsers supported by our website, which include Microsoft Internet Explorer or Edge, Google Chrome, Mozilla Firefox, and Apple Safari.
- **PDF reader**—a current version of a program that reads and displays PDF files (such as Adobe Acrobat Reader).
- **Operating System**—an operating system that supports a current version of one of the browsers listed above and a current version of a program that reads and displays PDF files, including the most current version of Microsoft Windows and Apple OS for personal computers and iOS, Android, or Windows Phone for mobile devices.
- **Device**—a Device that can connect to the internet and has sufficient storage capacity to download and save the notices and disclosures we send you or the ability to print notices and disclosures from your Device.

How to Obtain Paper Copies

You may request a free paper copy of any of the notices and disclosures we provide you electronically by contacting us at info@aven.com. You may also download and print any notices or disclosures we send you. We may at our option deliver information to you on paper and may also require that certain communications from you be delivered to us on paper at a specified address.

Withdrawal of Consent

Prior to completion of the account application, you may withdraw your consent to receiving notices and disclosures in electronic form by exiting the application. If you do not consent to receive account notices and disclosures electronically, we cannot accept and process your request for an account. If you wish to withdraw your consent after you have completed your application and your account is opened, you may contact us at support@aven.com. There is no fee to process your withdrawal of this Consent. Any withdrawal of this Consent will be effective only after we have a reasonable time period to process your withdrawal. Some services may not be available after you withdraw consent.

CONSENT

By clicking, signing or checking that you agreed to our E-SIGN Consent, you: (1) acknowledge that you have read and understand this Consent to Electronic Signatures and Electronic Delivery of Disclosures and Notices; (2) acknowledge that you have the ability to access notices and disclosures delivered electronically; (3) consent to the use of electronic signatures; and (4) consent to electronic delivery of notices and disclosures described in this Consent.