



E-Sign Consent (Build Membership)

PLEASE READ THESE E-SIGN CONSENT TERMS ("CONSENT") CAREFULLY AND RETAIN A COPY FOR YOUR RECORDS. THIS CONSENT APPLIES TO ALL DISCLOSURES, AGREEMENTS, STATEMENTS, NOTICES AND OTHER DOCUMENTS RELATED TO THE SERVICE ("DOCUMENTS"). IF YOU HAVE ELECTED TO OBTAIN A LOAN FROM MRV BANKS THROUGH THE GROW CREDIT BUILD MEMBERSHIP PROGRAM, THE TERMS "WE," "US", AND "OUR" AS USED IN THIS E-SIGN CONSENT SHALL INCLUDE GROW CREDIT and MRV BANKS, member FDIC.

This Consent will be effective until you tell us that you no longer want to receive Documents electronically by sending us notice in the manner described in the section of this Consent titled "Withdrawing Your Electronic Acceptance of Documents."

Electronic Delivery of Documents. You consent and agree:

- 1) We can provide all Documents to you electronically, including all disclosures required by law and other information about your legal rights and duties;
- 2) Your electronic signature on any Documents has the same effect as if you signed them in ink; and
- 3) Your computer or electronic device meets the specifications and requirements listed below, and that such computer or device permits you to access and retain the Documents electronically.
- 4) You agree we can send all Documents to you via traditional mail or electronically via (i) email; (ii) by access to a site or link we provide in an email notice we send to you when the information is available; or, (iii) to the extent permissible by law, by access to a mobile app or site we designate in advance for such purpose. You agree Documents provided electronically have the same meaning and effect as if we provided paper Documents to you. When we send you an email or other electronic notification telling you a Document is available electronically and we do in fact make it available online, that shall have the same meaning and effect as if we provided a paper Document to you, whether or not you choose to view it. And we always reserve the right, in our sole discretion, to communicate with you by mail.
- 5) You also confirm you have the hardware and software described in the section of this Consent titled "Hardware and Software You Will Need", you are able to receive and review electronic records, and you have an active email account.

Email Address. You must keep your email or electronic address current with us. You must promptly notify us of any change in your email or other electronic address. You may change the email

address on record for you by contacting us at behappy@growcredit.com. We may provide you with separate instructions to update your email address from time-to-time. You agree if we send an email message to you regarding any electronic communication or send any electronic communication to the email address you have provided us and such email message is returned as undeliverable, we will be deemed to have provided such electronic communication to you.

In the event your billing statement is returned undeliverable, your statements are available through the Grow Credit app.

Hardware and Software You Will Need. To use the Service and view Documents, you will need:

- 1) A Current Version (defined below) of an Internet browser we support or a Current Version of the App;
- 2) A connection to the Internet;
- 3) A Current Version of a program that accurately reads and displays PDF files (which may be either a browser that supports native PDF rendering or a program such as Adobe Acrobat Reader); and
- 4) A computer or electronic device and an operating system capable of supporting all of the above.

By “**Current Version**,” we mean a version of the software we support and that is currently being supported by its publisher or the applicable platform (e.g., Apple’s iOS). We support the Current Version and for a period of time (at least three months), the version immediately prior to the Current Version of Firefox, Google Chrome, Microsoft Edge and Safari.

As permitted by and in accordance with applicable law, we reserve the right to discontinue support of a Current Version of software for any reason, including our opinion that it suffers from a security or other flaw that makes it unsuitable for use with the Service.

Withdrawing Your Electronic Acceptance of Documents. You understand you have the right to receive Documents in paper form. You can request paper copies for a fee of \$5.00 per copy and/or withdraw consent by contacting us at our Notice Address.

Requesting Paper Copies. We will not send you a paper copy of any Documentation from us that you have selected to receive electronically, unless you request it or we otherwise deem it appropriate to do so. You can obtain a paper copy of an electronic Communication by printing it yourself or by requesting that we mail you a paper copy. To request a paper copy, contact us at behappy@growcredit.com. We reserve the right to charge you a reasonable service charge for the delivery of paper copies of any Communication that was previously provided to you electronically pursuant to your authorization. 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 and maintain physical or electronic copies of the documents, including this Disclosure, and any other Communication that is important

to you.

Withdrawing Your Electronic Acceptance of Documents. You understand you have the right to receive Documents in paper form. You can request paper copies for a fee of \$5.00 per copy and/or withdraw consent by contacting us at our Notice Address below:

Notice Address: 1447 2nd Street #200, Santa Monica, CA 90401

Any withdrawal of your consent to receive electronic Documents will be effective only after we have a reasonable period of time to process your withdrawal. If you withdraw your consent, you may not be able to use certain online functionality with respect to your Products or complete actions with respect to your Products.