



Last updated:
October 5, 2023

La Causa

E-SIGN AND ELECTRONIC COMMUNICATIONS DISCLOSURE

Thank you for your interest in registering for the La Causa Prepaid Visa Card. Please review this electronic signature and electronic communications disclosure before using our App, submitting any personal data, or registering as a customer. La Causa operates <http://lacausa.us> (the "Site"). We are required to obtain your general consent to the use of electronic disclosures and signatures as part of our services.

1. Scope of Disclosure.

This E-Sign and Electronic Communications disclosure ("Disclosure") applies to all notices, disclosures, statements, and other communications that La Causa or its affiliated entities (together, "SACBÉ") deliver in connection with **La Causa** products and services ("Services"). Agreements governing your use of the Services, and communications under them are also covered by the Disclosure. All related communications and agreements are collectively referred to as "Communications."

By submitting information as part of an application to use the Services, you agree with the terms of this Disclosure and confirm your consent to (a) receive Communications electronically; and (b) the use and collection of electronic signatures. If you choose not to consent to this Disclosure or if you withdraw your consent, you may be unable to use the Services.

2. Communications that are covered.

Examples of Communications include:

Disclosure statements governing your use of the Services;

All disclosures required by law;

Statements, receipts and account history reports or records;

Notices, letters and alerts related to the Services or regarding any changes to the Services;

Federal and state tax statements and documents; and



Disclosures, notices and other communications related to (a) your application for the Services; (b) your **La Causa Prepaid Visa Card**; (c) maintaining the **La Causa Prepaid Visa Card**; or (d) servicing and collection of funds.

This Disclosure applies to all Communications delivered to you by **La Causa**, on its behalf or provided by **Sacbé** on behalf of its sponsor bank, service providers and their affiliates.

3. Methods of Providing Communications.

Unless law otherwise requires, or **La Causa** otherwise stipulates, we may provide Communications to you by (a) posting them on the **La Causa** Website; (b) notifying you through the Services, (c) sending a text message to the mobile phone number listed in **La Causa** records pertaining to you; (d) sending an email to the email address listed under **La Causa** records pertaining to you; or (e) delivering them through an alternate electronic format. Charges may apply to Communications sent by text or other electronic means.

4. Electronic Signatures.

Communications may be executed electronically by **La Causa**. Should **La Causa** request an electronic signature for Communications, you will execute Communications electronically. Communications you or **La Causa** sign electronically will carry the same legal effect as a signed physical document. Your electronic signature will serve as your affirmative consent and agreement to the Communications executed electronically. This consent includes authorization for transaction requests (such as Bill Payments, etc.) made on your behalf.

5. Hardware and Software Requirements.

The following Hardware and software requirements are needed in order to access, view, and retain Communications that we make available to you electronically:

- An Internet browser that supports 128-bit encryption
- A supported internet browser such as Microsoft Edge, Chrome or Safari
- Sufficient electronic storage capacity on your computer's hard drive or other data storage unit
- An e-mail account with an Internet service provider and e-mail software. To help mitigate the risk of fraud, this should be safeguarded with 2-factor or multifactor authentication for internet-bound access to your email.
- A personal computer or other device with an operating system and telecommunications connections to the Internet capable of receiving, accessing, displaying, and either printing or storing Communications received from us in via a plain text-formatted e-mail or by access to our web site using browser specified above or equivalent software.



Adobe Reader current version or at minimum one with no known material vulnerabilities.

We reserve the right to discontinue support of a current version of software or our App if, in our sole opinion, it suffers from a security flaw or other flaw that makes it unsuitable for use with Electronic Services.

6. Accessibility.

If you are having problems viewing or accessing any Communications, please contact us at lacausa.us.

7. How to Withdraw Your Consent

You retain the right to withdraw your consent to receiving Communications in electronic form at any time. To withdraw your consent please call the number on the back of your Card, 1.866.625.2484 or visit lacausa.us, or by writing to the Program Manager for **La Causa** at SACBÉ Payments, Inc., 3480 Main Highway, Suite 400, Miami, FL 33133. Withdrawing your consent will result in us closing your Prepaid Card account, except where prohibited by law. We will not impose any fee to process the withdrawal of your consent to receive electronic Communications. Any withdrawal of your consent to receive electronic Communications will be effective only after we have a reasonable period of time to process your request for withdrawal. In the meantime, you will continue to receive Communications in electronic form. If you withdraw your consent, the legal validity and enforceability of prior Communications delivered in electronic form will not be affected.

8. Requesting Paper Copies.

You retain the right to request paper copies of electronic Communications from La Causa by contacting La Causa at lacausa.us. Please specify any Communications that you would like to receive in paper form, and your physical mailing address.

9. Updating Contact Information.

We must be notified by you of any change in your email or other electronic address. Please sign on lacausa.us to update your contact information and change the email address on record if necessary. Please review the Hardware and Software Requirements section above for information on supported browsers and technical system requirements.

10. U.S. Federal Law.

If you are located in the U.S., you acknowledge and agree that the Services are subject to the federal Electronic Signatures in Global and National Commerce Act ("E-SIGN Act"), and that you



intend that the E-SIGN Act will apply to validate your ability to engage electronically in transactions related to the Services.

Contact Us

If you have any questions, please contact us.

La Causa.

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