

# Electronic Communications Agreement

## Consent for Electronic Signatures, Records, and Disclosures ("E-Consent")

*Please read this information carefully and print a copy and/or retain this information electronically for future reference.*

**Introduction.** If you choose to apply for a loan through the Convenience Select platform, from time to time you will receive disclosures, notices, documents, and information from Convenience Select, LLC or one of its affiliates or our respective agents (collectively, "we" or "us"). To provide services through [www.ConvenienceSelect.com](http://www.ConvenienceSelect.com), we need your consent to using and accepting electronic signatures, records, and disclosures ("E-Consent"). This form notifies you of your rights when receiving disclosures, notices and information via [www.ConvenienceSelect.com](http://www.ConvenienceSelect.com). By clicking "I Consent" or other links assenting to our terms, you acknowledge that you received this E-Consent and that you consent to using electronic signatures, records, and disclosures. Additionally, by clicking "I Consent" or other links assenting to our terms, you consent to conduct transactions by using electronic disclosures, electronic records, and electronic contract documents ("Disclosures").

**Option for Paper or Non-Electronic Records.** You may request any Disclosures in paper copy by logging in and printing a paper copy. You may also mail us your written request to Convenience Select, 11200 Woodland Hills Trl, Austin, TX 78732. We will provide paper copies at no charge. We will retain all Disclosures as applicable law requires.

**Scope of Consent.** This E-Consent applies to all interactions online concerning you and the Convenience Select platform and includes those interactions engaged in on any mobile device, including phones, smart-phones, and tablets. By exercising this E-Consent, we will process your information and interact during all online interactions with you electronically. We will also send you notices electronically related to our interactions and transactions. Disclosures may be provided online or through your designated e-mail address.

**Consenting to Do Business Electronically.** Before you decide to do business electronically, you should consider whether you have the required hardware and software capabilities described below.

**Hardware and Software Requirements.** To access and retain the Disclosures electronically, you will need to use the following computer software and hardware: A PC or MAC compatible computer or other device capable of accessing the Internet, access to an e-mail account, and an Internet Browser software program that supports at least 128 bit encryption, such as Microsoft® Internet Explorer or Mozilla Firefox®. To read some documents, you may need a PDF file reader like Adobe® Acrobat Reader. If these requirements change while you are maintaining an active relationship with us and the change creates a material risk that you may not be able to receive Disclosures electronically, we will notify you of these changes. You will need a printer or a long-term storage device, such as your computer's disk drive, to retain a copy of the Disclosures for future reference. You may send us your

written questions regarding the hardware and software requirements by mail to Convenience Select, 11200 Woodland Hills Trl, Austin, TX 78732.

**Withdrawing Consent.** You are free to withdraw this E-Consent at any time and at no charge. However, if you withdraw this E-Consent before receiving credit, this will prevent you from obtaining credit from us. If at any time you wish to withdraw this E-Consent, you can send us your written request by mail to Convenience Select, 11200 Woodland Hills Trl, Austin, TX 78732, with the details of such request. If you decide to withdraw this E-Consent, the legal effectiveness, validity, and enforceability of prior electronic Disclosures will not be affected.

**Change to Your Contact Information.** You should keep us informed of any change in your electronic address or mailing address. You may update such information by logging into the website and providing the updated information. You may also send us your written update by mail to our address above.

**YOUR ABILITY TO ACCESS DISCLOSURES.** BY CLICKING "I CONSENT" OR OTHER LINKS, YOU ASSENT TO OUR TERMS. YOU ACKNOWLEDGE THAT YOU CAN ACCESS THE DISCLOSURES IN THE DESIGNATED FORMATS DESCRIBED ABOVE. Once you give your consent, you can log into the website to access these documents.

**CONSENT.** BY CLICKING "I CONSENT" OR OTHER LINKS, YOU ASSENT TO OUR TERMS. YOU ACKNOWLEDGE YOU HAVE READ THIS INFORMATION ABOUT ELECTRONIC SIGNATURES, RECORDS, DISCLOSURES, AND DOING BUSINESS ELECTRONICALLY. YOU CONSENT TO USING ELECTRONIC SIGNATURES, HAVING ALL DISCLOSURES PROVIDED OR MADE AVAILABLE TO YOU IN ELECTRONIC FORM AND TO DOING BUSINESS WITH US ELECTRONICALLY. YOU ACKNOWLEDGE THAT YOU MAY REQUEST A PAPER COPY OF THE ELECTRONIC RECORDS AND DISCLOSURES, WHICH WE WILL PROVIDE TO YOU AT NO CHARGE. IF YOU REFRAIN FROM PROCEEDING, THEN YOU NEITHER WISH TO USE ELECTRONIC SIGNATURES NOR CONDUCT THIS TRANSACTION ELECTRONICALLY. YOU ALSO ACKNOWLEDGE THAT YOUR CONSENT TO ELECTRONIC DISCLOSURES IS REQUIRED TO RECEIVE SERVICES FROM US OVER THE INTERNET.