

CONSENT FOR ELECTRONIC SIGNATURES, RECORDS, AND DISCLOSURES (“E-Consent”)

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

Introduction. You are submitting a request for a loan from us. In order to offer you a loan, we need your consent to use and accept electronic signatures, records, and disclosures (“E-Consent”). This form notifies you of your rights when receiving electronic disclosures, notices, and information. By clicking on the link assenting to our terms, you acknowledge that you received this E-Consent and that you consent to conduct transactions using electronic signatures, 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 contacting us at support@tgucfinancial.com. 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 us and includes those interactions engaged in on any mobile device, including phones, smart-phones, and tablets. By exercising this E-Consent, we may process your information and interact during all online interactions with you electronically. We may also send you notices electronically related to our interactions and transactions. Disclosures may be provided online at our website and may be provided by e-mail.

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

Hardware and Software Requirements. To access and retain Disclosures, you must have:

- A computer or mobile device with Internet or mobile connectivity.
- For website-based Disclosures, a current web browser that includes 128-bit encryption. Minimum recommended browser standards are Microsoft Internet Explorer version 8.0 and above (see www.microsoft.com/ie for current version), Mozilla Firefox current version (see www.mozilla.com for current version), Apple Safari current version (see www.apple.com/safari for current version), or Chrome

current version (see www.google.com/chrome for current version). The browser must have cookies enabled.

- Access to the email address used to create an account for TGUC Financial.
- Sufficient storage space to save Disclosures and/or a printer to print them.

If you use a spam filter or similar software that blocks or re-routes emails from untrusted senders, we recommend that you add TGUC Financial to your email address book to ensure you receive Disclosures by email.

Withdrawing Consent. You may withdraw this E-Consent by contacting us at support@tgucfinancial.com. However, if you withdraw this E-Consent before receiving credit, you may be prevented from obtaining credit from us. 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 emailing us at support@tgucfinancial.com, logging into our website or by sending us a written update by mail at P.O. Box 100071, Denver, CO 80250.

YOUR ABILITY TO ACCESS DISCLOSURES. BY CLICKING THE LINK, YOU ACKNOWLEDGE THAT YOU CAN ACCESS THE DISCLOSURES IN THE DESIGNATED FORMATS DESCRIBED ABOVE.

CONSENT. BY CLICKING THE LINK, YOU ASSENT TO THE 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 WILL BE PROVIDED 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.