## E-sign disclosure

By electronically signing, you agree that Envelope Money and CBW Bank may provide this Agreement, all disclosures, statements, notices, privacy policies, and other communications related to the service, including disclosures required by law (collectively, "Electronic Communications") electronically. We will notify you when a new Electronic Communication has been posted on the Envelope Money Site. When you receive the notification, you agree to promptly visit the Envelope Money Site to view the Electronic Communication. You may log in to the Envelope Money Site using the login and "Password" information you created. "Password" means the security code and/or other method of authentication that you are provided to access the Envelope Money Service and its information electronically. You agree not to disclose your Password to others and to keep it secure. You also agree that your use of your Password constitutes, and you intend it to constitute, your electronic or digital signature on any document or record where your signature is requested or required. By logging in to the Envelope Money Site and using your Password, you demonstrate that you can access information that we post there.

Upon your request, we will send you a paper copy of any material provided electronically pursuant to this consent. There is no charge for initial paper copies. You have the right to withdraw consent but if you do, we may terminate the User Agreement. To withdraw your consent to electronic disclosures, update your electronic mail address or request paper copies, contact us at hello@envelopemoney.com.

We recommend that you print a copy of this disclosure statement to keep for your own records.