

Please read this document and print a copy for your reference.

Note: This E-Communication Disclosure ("Disclosure") applies to any and all communications or disclosures that we are legally required to provide to you in writing in connection with your Wisely® card account and any related products and services ("E-Communications"). Providing electronic acknowledgement is the equivalent of providing a written signature. This Disclosure supplements and is to be construed in accordance with the terms contained in the Cardholder Agreement ("**Agreement**"). The words "**we**," "**us**," and "**our**" refer to the bank issuer of your Wisely Card stated on the back of your Wisely card (the "Bank"), and/or Bank's agent, which includes any independent sales organization or program manager. The words "**you**" and "**your**" mean you, the individual(s) identified on the Account. As used in this Disclosure, "**Account**" means the Wisely account(s) you have with us.

1. **Scope of Communications to Be Provided in Electronic Form.** When you use a product or service to which this Disclosure applies, you agree that we may provide you with any required communications or disclosures in electronic format, and that we may discontinue sending paper communications and disclosures to you, unless and until you withdraw your consent to E-Communications as described below. Your consent to receive E-Communications includes, but is not limited to:
 - All legal and regulatory disclosures and communications associated with the Wisely card account and any related products and services
 - Your Cardholder Agreement
 - Any notices about a change in the terms of your Cardholder Agreement
 - Privacy policies and notices
 - Error Resolution policies and notices
 - Responses to claims filed in connection with your Account
 - Notices regarding insufficient funds or negative balances
2. **Method of Providing Communications to You in Electronic Form.** All E-Communications that we provide to you will be provided by posting such E-Communications on our website at mywisely.com and/or in the MyWisely app or by e-mail.
3. **How to Withdraw Consent.** You may withdraw your consent to receive E-Communications at any time by mailing us at Wisely, c/o Wisely, P.O. Box 9008, San Dimas, CA 91773, Attention: Wisely Card Services E-Communications Consent Withdrawal. If you do, we will send subsequent required communications and disclosures to you in writing to the most current address we have for you in our records. We will not impose any fee to process the withdrawal of your consent to receive E-Communications. Any withdrawal of your consent to receive E-Communications will be effective only after we have a reasonable period of time to process your withdrawal. In the meantime, you will continue to receive E-Communications from us. If you withdraw your consent, the legal validity and enforceability of prior required disclosures and communications delivered in electronic form will not be affected.
4. **How to Update Your Records.** It is your responsibility to provide us with a true, accurate and complete e-mail address, your contact information, and other information related to this Disclosure and your Account, and to maintain and update promptly any changes in this information. You can update information (such as your e-mail address) on the account profile pages of our website at mywisely.com or our myWisely mobile app.
5. **Hardware and Software Requirements.** In order to access, view, and retain E-Communications that we make available to you, you must have:
 - An internet browser that supports encrypted connections over TLS v1 or higher.
 - Microsoft Internet Explorer version 10 or greater, Microsoft Edge Browser, a version of Google Chrome no more than 5 minor version increments behind the current release, a version of Mozilla Firefox no more than 5 minor version increments behind the current release, a version of Safari no more than 2 major version increments behind the current release, or an equivalent browser.
 - A valid email account that you have access to.
 - An internet-connected computer or smartphone.

6. **Requesting Paper Copies.** We will not send you a paper copy of any E-Communication unless you request it or we otherwise deem it appropriate to do so. You can obtain a paper copy of an E-Communication by printing it yourself or by requesting that we mail you a paper copy, provided that such request is made within a reasonable time after we first provided the E-Communication to you. To request a paper copy (at no cost to you) please mail your request at Wisely, c/o Wisely, P.O. Box 9008, San Dimas, CA 91773, Attention: Wisely Card Services E-Communications Consent Withdrawal. We reserve the right, but assume no obligation, to provide a paper (instead of electronic) copy of any required disclosure or communication that you have authorized us to provide electronically.
7. **Communications in Writing.** All required disclosures and communications in either electronic or paper format from us to you will be considered "in writing." You should print or download for your records a copy of this Disclosure and any other E-Communication that is important to you.
8. **Federal Law.** You acknowledge and agree that your consent to E-Communications is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act, and that you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.
9. **Termination/Changes.** We reserve the right, in our sole discretion, to discontinue the provision of your E-Communications, or to terminate or change the terms and conditions on which we provide E-Communications. We will provide you with notice of any such termination or change as required by law.