

# Electronic Communications Policy

Please read this information carefully.

You are agreeing to transact business with us electronically. This means you will not receive paper copies of important notices, agreements and disclosures. By checking a box or clicking on a button, you may be providing your consent as if you had given your signature on a piece of paper.

## Definitions

- “We,” “us,” “our” and “Improve” means Improve Technologies, Inc.
- “Communication” means any information that we are required by law to provide to you in writing in connection with your application or any information we may otherwise provide to you relating to any Improve Product that you obtain from us. This includes, but is not limited to, all communications, agreements, policies, documents, notices and disclosures
- “Improve Product” means each and every account, product or service we offer that you apply for, own, use, administer or access, either now or in the future, including electronic services.

## Electronic delivery of communications

By consenting to this Electronic Communications Policy, any Communications we provide to you may be provided in electronic form. We may also use electronic signatures and obtain them from you as part of our transactions with you. All communications that we provide to

you electronically will be provided either directly to your email address on file in your online account, on our website, or on your online account, provided that Improve Communications will be provided to your Improve app or email address on file.

Your consent covers all Communications relating to any Improve product. Your consent remains in effect until you give us notice that you are withdrawing it.

## **Hardware and software requirements**

Before you consent, you should consider whether you have the following required hardware and software capabilities to access, view and retain Communications:

- access to a computer, operating system and telecommunications connections to the Internet capable of receiving, accessing, displaying and either printing or storing Communications electronically. Your Internet browser must meet the following minimum requirements: the current and previous major releases of Chrome, Firefox, Edge, or Safari on a rolling basis. Also, the specific Internet Browser must support at least 256-bit encryption;
- for the Improve app product, a smartphone with the ability to take and save screenshots; and
- a valid email address (your email address on file with Improve).

We will notify you of any changes to these requirements that create a risk that you may not be able to receive Communications electronically.

By giving your consent you are confirming that you have access to the necessary equipment and are able to receive, open, and print or download a copy of any Communications for your records. Please note that for certain Improve Communications, this includes the ability to take a screenshot of the Communication using your smart phone.

Your cell phone provider or another service provider might impose data or usage charges for storing screenshots.

## **Withdrawing your consent**

You may withdraw your consent to receive Communications electronically by contacting us at [help.Improve.com](mailto:help.Improve.com). Your withdrawal of consent will become effective after we have had a reasonable opportunity to act upon it.

If you fail to provide consent, or if you withdraw your consent to receive Communications electronically, Improve reserves the right to either deny your application for an Improve Product, restrict or deactivate your online account, close your account, or charge additional fees for paper copies.

## **Requesting paper copies of electronic Communications**

If, after you consent to receive Communications electronically, you would like a paper copy of a Communication we previously sent you, you may request a copy within 180 days of the date we provided the Communication to you by contacting us as described above. In order for us to send you paper copies, you must have a current street address on file as your “Current Address” in your Improve online account. Improve may charge you a record request fee for paper copies of each Communication.

## **Updating your contact information**

You must promptly notify us of any change to your email address or smart phone number so that Improve can communicate with you electronically. You may do so by calling us at 731-676-5855.

.

You understand and agree that if Improve sends you an electronic Communication but you do not receive it because your email address or smart phone number on file is incorrect, out of date, blocked by your service provider, or you are otherwise unable to receive electronic Communications, Improve will be deemed to have provided the Communication to you.

## **Legal effect**

Your Electronic Communications Consent means that any Disclosures shall have the same meaning as if provided in paper form. By pressing the button “Get My Rate”, “I accept,” “Submit”, “Confirm”, “Verify”, “I agree” or similar buttons indicating your authorization, you are providing your electronic signature with the same effect as if your signature had been provided on paper.