

## Consent to Electronic Communications:

These terms govern your election to receive electronic communications for your Cardholder Agreement and Deposit Account Contract. By obtaining a Card, you confirm your consent (“Consent”) to receive electronic communications, unless you notify us you wish to receive paper communications. By giving your Consent, you agree to the following:

- You agree to obtain electronically, information in connection with the extension of credit to you, including but not limited to, the Agreement, this Consent, Monthly Billing Statements, Truth in Lending disclosures, change-in-term notices, fee and transaction information, notices of adverse action, state and federally mandated brochures and disclosures, and transaction information (“Communications”). Electronic Communications will be provided at no cost to you either at the email address you provided on your application or by posting the Communications to your secure online account. In order to obtain your Communications online in a secure environment, you must first open an online account at [www.reflexcardinfo.com](http://www.reflexcardinfo.com). Once your online account has been established, you must choose the “Receive Electronic Statement Only” function as your statement delivery method.
- If you do not open an online account at [www.reflexcardinfo.com](http://www.reflexcardinfo.com), you will receive paper Communications mailed to the home address listed on your application. You may change how you receive your Monthly Billing Statements at any time by contacting us at P.O. Box 8099, Newark, DE 19714-8099, by calling us at 1-866-449-4514 or logging into your Card Account at [www.reflexcardinfo.com](http://www.reflexcardinfo.com).
- You must provide your current e-mail address on your application. By providing your email address, you consent that you are able to receive emails at that address from us or third parties with whom we contract to provide Communications. If your e-mail address changes, you must notify us in writing or send us an e-mail, using secure messaging, at least five (5) days before the change. If you fail to notify us of any change in your e-mail address, we will provide Communications to you at the e-mail address maintained in our records. Any Communications we send will be deemed to have been provided on the date we send an e-mail.
- To receive electronic Communications, you must have an Internet service provider and Internet access. Your browser must support the Secure Sockets Layer (“SSL”) protocol. SSL provides a secure channel to send and receive data over the Internet. Microsoft Internet Explorer 6 and above supports this feature. You will also need either a printer connected to your computer to print Communications or sufficient hard drive space available to save the information (e.g., 1 megabyte or more).
- You may withdraw your Consent to receive electronic Communications at any time. If you withdraw your Consent, you must contact us at P.O. Box 8099, Newark, DE 19714-8099 or call us at 1-866-449-4514. If you withdraw your Consent, you will obtain paper Communications. You will not be charged for any paper Communications. If you elect to receive paper Communications other than Monthly Billing Statements, we may terminate the Agreement and ask for payment of the balance due.
- You agree to download or print a copy of this Consent for your records.
- We may amend the terms of this Consent to Electronic Communications by providing you advance notice in accordance with applicable law.