

CONSENT TO ELECTRONIC SIGNATURES AND RECORDS

(a) **Generally.** This Consent to Electronic Signatures and Records (this “Consent”) applies to the use of electronic signatures and electronic records for products and services offered by UMB Bank, National Association (“UMB”) and Unifimoney, Inc. (“UNIFIMONEY”) (together referred to as “we” or “us”) in connection with the UNIFIMONEY Account Program (the “Program”). Specifically, this Consent permits us to use electronic signatures and provide records and communications to you electronically rather than in paper form. When used in this Consent, “Electronic Records” refers to all records and communications we provide to you electronically in connection with the Program. This Consent covers all of your current and future accounts, products and services with us related to the Program and that are accessible through UNIFIMONEY’s financial dashboard (the “UNIFIMONEY Dashboard”), whether access is through a personal computer or mobile device, UMB’s websites or other electronic means. The business model for the Program is designed to deliver records and communications to you electronically. If you do not consent to the use of electronic signatures and receipt of Electronic Records, you will not be permitted to participate in the Program or open the Customer Accounts.

When used in this Consent, the term “Customer Accounts” refers collectively to (1) a demand deposit account with UMB into which you have deposited funds for placement into the Program (a “Funding Account”) and (2) a custodial account that UMB, as your custodian, maintains on its books and records in which it holds your interests with respect to funds placed in the Program (a “Custodial Account”).

(a) **Scope of Consent to Electronic Signatures.** Your consent to the use of electronic signatures applies to all transactions with UMB and UNIFIMONEY in connection with the Program and all Electronic Records relating to those transactions.

(b) **Scope of Communications to be Provided in Electronic Form.** If you consent, the Electronic Records you will receive that relate to the Program include, but are not limited to:

- (1) This Consent and any changes to it;
- (2) The UNIFIMONEY Customer Agreement (the “Agreement”) and any other customer agreements, including any changes to such agreements;
- (3) Disclosures under the Electronic Funds Transfer Act, the Truth in Savings Act, the Expedited Funds Availability Act and the Gramm-Leach-Bliley Act and any other disclosures or notices that may be required under applicable federal or state laws and regulations;
- (4) All notices, including error resolution notices, federal and state privacy notices, data breach notices, disclosures and notices relating to the maintenance or operation of your Customer Accounts, products or services including, but not limited to, account information, account activity, transaction history, account inactivity, fee information, payments made or due, responses to claims, or other statements;

(5) Periodic, annual, and monthly statements or other account statements, along with corresponding account statement messages or enclosures, including, but not limited to, information that UMB or UNIFIMONEY are required by law to provide to you in writing;

(6) Privacy policies and all other information related to the Program;

(7) Tax information reporting statements, taxpayer identification number certifications and backup withholding certifications, including, but not limited to, Form W-9 or Form 1099;

(8) Transfer authorizations, confirmations, alerts and other communications, including but not limited to electronic fund transfer authorizations and related consumer disclosures required by law; and

(9) Any notice of the addition of new terms and conditions or the deletion or amendment of existing terms and conditions applicable to the Agreement, the Program, the Customer Accounts, or other products or services relating to the Program you obtain from either of us.

(c) Method of Providing Electronic Records. Electronic Records that we provide to you in electronic form may be provided in any of the following ways: (1) posting the information on the UNIFIMONEY Dashboard or on any other website or system that you access or use in connection with the Program, your Customer Accounts, or other products or services relating to the Program; (2) by email message or attachment sent to you at the email address you provided as a condition of using the Program; (3) by providing a link or other instructions that direct you to access a designated website that contains the information; (4) sending a text message to your mobile phone number on file with us unless you have opted out of receiving text messages; (5) other electronic means that are or may be in the future made available to you; or (6) instructing you to download a PDF file containing the Electronic Record. Electronic Records will be made available to you to the extent required by applicable law.

(d) How to Withdraw Consent. You may withdraw your consent to the use of electronic signatures and receipt of Electronic Records in electronic form by contacting UNIFIMONEY at support@unifi.money or 415-837-3578 or, when available, through the UNIFIMONEY Dashboard by closing your Customer Accounts. Each of us may treat your provision of an invalid email address, or the subsequent malfunction of a previously valid email address, as a withdrawal of your consent to the use of electronic signatures and receipt of Electronic Records. Neither of us will impose any fee to process the withdrawal of your consent to the use of electronic signatures and receipt of Electronic Records; **however, your Customer Accounts will be closed if you revoke your consent and you will no longer be entitled to participate in the Program.** Any withdrawal of your consent to the use of electronic signatures and receipt of Electronic Records will be effective only after we have had a reasonable period of time to process your withdrawal and will not impact our ability to send you electronic communications, to the extent not otherwise prohibited by applicable law.

(e) How to Update Your Records. It is your responsibility to provide us with true, accurate, and complete email address, contact and other information related to this Consent and your Customer Accounts, and to promptly update this information if it changes. You can update information (such as your email address or mobile phone number) through the UNIFIMONEY

Dashboard. If you fail to update or change an incorrect email address, any Electronic Record will nevertheless be deemed to have been provided to you if it was made available to you in electronic form in a manner permitted by this Consent.

(f) Hardware and Software Requirements. In order for you to provide consent to this Consent and receive Electronic Records, you must have certain computer capabilities, which we may change from time to time without prior notice to you unless prohibited by applicable law. Generally, in order to consent to this Consent and receive Electronic Records you must have: (1) a computer, smartphone, tablet or other mobile device; (2) an internet connection; (3) a current operating system; (4) an up-to-date browser with adequate security; (5) sufficient memory to download and retain Electronic Records; (6) a printer, if you want to be able to print your Electronic Records; (7) an e-mail address; and (8) a current version of a portable document viewer, such as Adobe Acrobat Reader. The current computer requirements are available here. You acknowledge your computer satisfies these hardware and software requirements.

(a) Requesting Paper Copies. Neither of us will send you a paper copy of any Electronic Record unless you request it or either of us otherwise deem it appropriate to do so. You can obtain a paper copy of an Electronic Record 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 the Electronic Record was made available to you. To request a paper copy of a record or communication, contact UNIFIMONEY at support@unifi.money. Generally, there will be a fee for providing you a paper copy of an agreement that was delivered to you electronically pursuant to this Consent, unless prohibited by applicable law.

(b) Communications in Writing. All 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 Consent and any other Electronic Record that is important to you. We reserve the right, but assume no obligation, to provide a paper (instead of electronic) copy of any communication that you have authorized either of us to provide electronically. If either of us chooses to provide a communication in paper, that will not revoke your authorization to receive Electronic Records, as provided in this Consent.

(c) Federal Law. You acknowledge and agree that your consent to Electronic Records 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 (the “Act”), and that each of UMB, UNIFIMONEY, and you intend that the Act apply to the fullest extent possible to validate the ability to conduct business with you by electronic means.

(d) Termination or Changes. We reserve the right, in our respective sole discretion, to stop providing Electronic Records, or to terminate or change the terms and conditions on which either of us provides Electronic Records. We will provide you with notice of any such termination or change as required by law.

(e) Joint Account Holders (when available). Each joint account holder may provide contact information for purposes of receiving electronic communications (such as an e-mail address and mobile phone number) regarding the Customer Accounts in connection with each joint account holder’s consent to receive Electronic Records. One joint account holder will be designated in the

UNIFIMONEY Dashboard as the primary account holder for purposes of contacting joint account holders when necessary.
