

E-Sign Consent and Disclosure

Please read this E-Sign Consent and Disclosure (“Disclosure”) carefully and print a copy and/or retain this information electronically for future reference.

Introduction. You are applying for a loan from SBC of Missouri, LLC d/b/a Solutions By Cash, a state-licensed lender in the State of Missouri("we", "us", "our", or "SBC"). To provide you with services online, we need your consent to using and accepting electronic signatures, electronic records, and electronic disclosures ("Your Consent"). This Disclosure informs you of how you will receive disclosures, notices and information from SBC about your account ("Required Information"). With Your Consent, SBC can deliver Required Information to you electronically, or we can provide such information to you by mail. Please contact us at (855) 450-7535 for one of those options.

Option for Paper or Non-Electronic Records. You may request any Required Information in paper copy by (i) email at customers@solutionsbycash.com; (ii) telephone at (855) 450-7535; or by mailing a written request to 9218 Metcalf Ave, Suite 154, Overland Park, KS 66212. We will provide paper copies at no charge.

Scope of consent. The Required Information covered by Your Consent includes any notices and disclosures required by applicable law. Your Consent and agreement to conduct transactions electronically apply to all transactions between you and SBC and all communication you may have with SBC. By exercising Your Consent, SBC will process your loan application information and interact with you electronically during this transaction and any future transaction. We will also send you notices related to your application, any transaction you enter, and other notices electronically.

For this Disclosure, the term "electronic record" means a contract or other record created, generated, sent, communicated, received, or stored by electronic means. The term "electronic signature" means an electronic sound, symbol, or process, attached to or logically associated with a contract or other record and executed or adopted by a person intending to sign the record.

THIS DISCLOSURE CONTAINS IMPORTANT INFORMATION THAT YOU SHOULD REVIEW PRIOR TO CONSENTING TO ELECTRONIC DELIVERY OF REQUIRED INFORMATION. YOUR CONSENT ALSO PERMITS THE GENERAL USE OF ELECTRONIC RECORDS AND ELECTRONIC SIGNATURES IN CONNECTION WITH YOUR ACCOUNT. PLEASE READ THIS INFORMATION CAREFULLY AND PRINT OR DOWNLOAD A COPY FOR YOUR FILES.

Besides the foregoing, the following outlines the terms of Your Consent:

- a. **Right to paper records.** You may request to receive Required Information on paper at no cost to you. But if you do not consent to electronic delivery of Required Information, it will not be possible for you to obtain a loan and maintain an account with SBC.
- b. **Right to withdraw consent.** If you consent to electronic delivery of Required Information, you may withdraw that consent. Withdrawing Your Consent, however, may

cause your inability to modify payment dates and amounts on your loan and your inability to get another loan with us absent your agreement to a new E-Sign Consent and Disclosure for that loan. If after your account with SBC is opened you wish to withdraw Your Consent, you may send us your request in writing to 9218 Metcalf Ave, Suite 154, Overland Park, KS 66212. If you withdraw Your Consent, the legal effectiveness, validity and/or enforceability of prior electronic disclosures of Required Information shall not be affected.

- c. **Consent applies during our relationship, not just the initial transaction.** If you consent to electronic delivery of Required Information, that consent applies to all Required Information SBC gives you or receives from you in connection with your account over the life of SBC's relationship with you.
- d. **Change to your contact information.** You should provide us with an accurate and complete e-mail address and other information related to your account and inform us of any changes promptly. You can update account contact information by emailing customers@solutionsbycash.com.
- e. **Hardware and Software Requirements.** To access and retain electronic disclosures from SBC, you must be able to view the disclosures on your monitor and send screen prints to your printer. Most Internet browsers provide a convenient method of printing the material you view on your monitor. To receive Required Information you must have the following:
 - o A personal computer or other device which is capable of accessing the Internet.
 - o An Internet web browser which is capable of supporting 256-bit SSL encrypted communications.
 - o Sufficient storage capacity on your computer or device.
- f. **Right to Send Required Information on Paper.** Your Consent does not mean that SBC must provide the Required Information electronically. SBC may, at its option, deliver Required Information on paper if it chooses to do so. SBC may also require that certain communications from you be delivered to SBC on paper at a specified address.

YOUR ABILITY TO ACCESS DISCLOSURES. You acknowledge that you can access any Required Information in the designated formats described above.

YOUR CONSENT. You acknowledge you have read this information about electronic signatures, records, disclosures, notices, e-mail, and doing business electronically. You have been able to view these disclosures by using a computer and software that demonstrates you can access information in electronic form. You consent to using electronic signatures, having all disclosures provided or provided to you in electronic form and to doing business with us electronically in place of written documents and handwritten signatures. You acknowledge that you may request a paper copy of the Required Information, which we will provide to you at no charge.