CONSENT TO ELECTRONIC COMMUNICATIONS

1. Consent

You hereby provide your consent ("Consent") to us providing you with any information, notices or disclosure and other information, including periodic statements, change of terms, privacy, and adverse action ("Communications") by electronic means, including in connection with your use of online services for an Account that may be available, from time to time, on our website ("Online Service").

2. Method of Communications

Communications may be posted on our website, sent to your e-mail address or by other means to which you and we may agree. We may send you an e-mail notice of the availability of a Communication on our website. However, you agree that you will check the website regularly for Communications we may have posted for you.

You understand that anyone who has access to your email, or a password you may have to access our website, will be able to view our Communications to you. You agree to notify us promptly if you change your email address.

3. Manner of Consent

You agree that by giving your Consent through this website, you demonstrate that you can access information that we may provide to you by posting electronic Communications on a website.

4. How to Withdraw Consent

You must provide your Consent if you want to use Online Services. You may withdraw your Consent to receive Communications by logging on at http://www.cfna.com/. Select "My Profile," click on the "Paperless Settings" link, select “Change Paperless Setting” and follow the instructions to update your preferences. You may also contact CFNA at the address below at any time or by calling toll-free 1-800-321-3950 to request paper statements and notices. Any withdrawal of your Consent will be effective after we have a reasonable time to act on your request.

5. Hardware and Software Requirements

You must have the following in order to access and retain Communications:

- Access to the Internet and an Internet browser which supports HTML 4.0 and 128bit SSL encryption and JavaScript, such as:
  - For PC using Windows, Vista, Win 7 or Win 8, one of the following
    - a. Microsoft Internet Explorer 9, 10 or 11
    - b. Firefox 31
    - c. Chrome 29 and above
  - For PC using Windows XP, one of the following
    - a. Firefox 31
    - b. Chrome 29 and above
  - For Macintosh using OS 10.x, one of the following
    - a. Safari 7
    - b. Firefox 31
    - c. Chrome 29 and above
- An e-mail address that sends and receives messages
- Adobe Acrobat Reader 7.0 or higher (for online statement viewing)
- A means to print or electronically store information through your browser software

- A personal computer or other device capable of connecting to the Internet that supports the foregoing requirements

JavaScript must be enabled on your computer. The above are only recommendations and CFNA does not warrant the safety of the above software. We strongly recommend you keep your browser and operating system updated to maintain the most current security upgrades.

6. Paper Copies

Upon your request, and at no cost to you, we will send you a paper copy of the Agreement or Privacy Notice for the Account, or any other disclosure required by law, that we provided to you electronically. If you would like to request a paper copy of any of these documents, please write us at Credit First N.A., P.O. Box 81315 Cleveland, OH 44181-0315. We reserve the right to provide you any Communications regarding your account in paper format.

7. 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 Communications you receive electronically that are important to you.

8. Electronic Signatures

You acknowledge that by clicking on the “I Agree”, the “Submit” or similar button on our website, you are indicating your intent to sign the relevant document or record and that this shall constitute your signature.

9. eSign Act

You agree that your Consent 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 ("eSign Act"), and that you and we both intend that the eSign Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

10. Changes

We reserve the right to provide you paper copies of any Communication covered by your Consent for any reason, and to change or cease offering our Online Services.