

CONSENT TO ELECTRONIC DISCLOSURES, COMMUNICATIONS, AND SIGNATURES easymoney ONLINE

PLEASE CAREFULLY READ THIS CONSENT TO ELECTRONIC DISCLOSURES, COMMUNICATIONS, AND SIGNATURES (THIS “CONSENT”) AND PRINT A COPY AND/OR RETAIN THIS CONSENT ELECTRONICALLY FOR FUTURE REFERENCE.

By proceeding with your inquiry or application and acknowledging and agreeing to this Consent, you are acknowledging and agreeing to conduct transactions electronically with easymoney, to sign documents and contracts electronically, and to receive by electronic delivery documents, contracts, notices, communications and legally-required disclosures (collectively, “Disclosures”). By proceeding with your inquiry or application and acknowledging and agreeing to this Consent, you also are agreeing to all of the terms and conditions in this Consent. If you do not agree to conduct transactions electronically with easymoney, to sign documents and contracts electronically, to receive Disclosures by electronic delivery, or to all of the terms and conditions in this Consent, do not proceed with your inquiry or application.

Introduction. By proceeding with your inquiry or application, you are submitting an online request to easymoney (the “Company,” “we,” “us,” or “our”) for credit or credit services. In order for us (and, for Texas residents, any third-party lender who may make a loan to you) to (a) process your application(s), (b) use and accept electronic signatures and (c) electronically provide disclosures and other communications related to your application and any loan, pawn, pledge, credit, or credit services transaction documents that we (or any third-party lender) may enter into with you (now or in the future), we must obtain your authorization as provided in this Consent. This Consent sets forth your rights related to electronically receiving legally-required disclosures, notices, information and communications from us (and, for Texas residents, any third-party lender who may make a loan to you).

Scope of Consent. This Consent applies to all electronic transactions between you and us. If you agree to this Consent, we will interact electronically with you during this transaction and future transactions. By agreeing to this Consent and the electronic delivery of Disclosures, you agree that we (and any third-party lender who makes a loan to you) may provide electronically (but are not obligated to provide electronically) any and all communications relating to your application(s) and any loan, pawn, pledge, credit, or credit services that may be extended to you (now or in the future). Disclosures and communications that may be provided to you electronically include but are not limited to: (A) your credit application; (B) any loan agreement, account agreement and account terms and conditions, pawn or pledge transaction agreement, credit services disclosure statement, credit services contract, security agreement, co-owner’s consent, Truth-In-Lending Disclosures, and this Consent, (C) payment consent(s) and authorization(s), (D) Notices of Adverse Action and related disclosures, Privacy Policy notices, federal and/or state-mandated brochures and disclosures, account, servicing, and transaction information and communications, periodic billing statements and account statements, payment receipts, and other disclosures and information about your account or your business relationship with us (and any third-party lender who makes a loan to you).

Option for Paper or Non-Electronic Records. You request to receive one or more Disclosures in paper copy by calling us at 1-888-869-4522 or submitting your written request to easymoney, Attn: E-Commerce Customer Service, 2312 E. Trinity Mills Rd., Carrollton, Texas 75006 - include your name, address, telephone number and account number in all requests. We will provide paper copies at no charge. We will retain copies of all Disclosures in accordance with applicable law.

Technology Requirements for Receiving Disclosures and Doing Business Electronically. Before you decide to do business electronically with us, you should consider whether you have the required hardware and software capabilities described below.

- **Hardware and Software Requirements.** To access and retain the Disclosures electronically, you will need to use the following computer software and hardware: A tablet, telephone, personal computer (PC) or Apple OS compatible computer, or other device capable of accessing the

Internet and an Internet browser software program that supports at least 128-bit strong encryption, such as Microsoft® Internet Explorer, Mozilla Firefox® or Google Chrome®. To read some Disclosures, you may need a Portable Digital File (PDF) reader like Adobe® Acrobat Reader® or Foxit® Reader. In order to print or store Disclosures, you will need a printer or a long-term storage device, such as a telephone, tablet, or computer disk drive or separate memory storage device. If at any time during this transaction or your business relationship with us these technological requirements change in a way that creates a material risk that you may not be able to receive Disclosures electronically, we will notify you of these changes. For questions regarding the hardware and software requirements, you may write to easymoney, Attn: E-Commerce Customer Service, 2312 E. Trinity Mills Rd., Carrollton, Texas 75006-include your name, address, telephone number and, if applicable, account number in all requests.

By proceeding with your inquiry or application and acknowledging and agreeing to this Consent, you acknowledge and agree that you have the technological capacity to receive and access Disclosures in the designated formats as described above.

Withdrawing Consent. You may withdraw your agreement to this Consent at any time and at no charge. However, if you withdraw your agreement to this Consent before obtaining a loan, account, or credit services, the withdrawal of your Consent may prevent you from obtaining such loan, account, or credit services. If at any time you wish to withdraw your agreement to this Consent, you can send us your written request to withdraw your Consent by mail to easymoney Online, Attn: Legal Department, 15 Bull Street, Suite 200, Savannah, Georgia 31401. If you withdraw your Consent, the legal effectiveness, validity, and enforceability of Disclosures, signatures, etc. made prior to the effective date of your withdrawal will not be affected. Note that it may take up to three business days from receipt to process your withdrawal request.

Change to Your Contact Information. You must tell us when your e-mail address or mailing address changes by visiting your local store.

By proceeding with your inquiry or application, and acknowledging and agreeing to this Consent, you acknowledge that you have reviewed it in its entirety, understand, and agree to the provisions of this Consent set forth above.

If you do not agree to conduct transactions electronically with easymoney, to sign documents and contracts electronically, to receive Disclosures by electronic delivery, or to all of the terms and conditions in this Consent, do not proceed with your inquiry or application or acknowledge and agree to this Consent.