

CONSENT TO ELECTRONIC DISCLOSURES, COMMUNICATIONS AND SIGNATURES

TMX Finance of Florida, INC d/b/a InstaLoan

855-849-5626

(the "Company," "we," "us," or "our")

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, you are acknowledging and agreeing to conduct transactions electronically with us, to sign documents and contracts electronically, and to receive by electronic delivery documents, contracts, notices, communications, and legally-required disclosures (collectively, "Disclosures"). You also are agreeing to all of the terms and conditions in this Consent. If you do not agree to conduct transactions electronically with us, 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. You are submitting a request to the Company for credit or credit services. In order for us 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, credit, or credit services transaction documents that we 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.

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, except to the extent state law requires otherwise. By agreeing to this Consent and the electronic delivery of Disclosures, you agree that we may provide electronically (but are not obligated to provide electronically) any and all communications relating to your application(s) and any loan, 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, 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.

Option for Paper or Non-Electronic Records. You may request any Disclosures or transaction and/or payment receipts in paper copy by presenting your request in person at a Company store location in the state where you submitted your credit application or opened the account that is the subject of the requested Disclosure. You are not required to consent to electronic delivery of payment receipts. You may withdraw your authorization for electronic delivery of payment receipts at any time by writing to us. 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. Upon request you also can view an electronic copy of your Disclosures in person at a Company store location in the state where you submitted your credit application or opened the account that is the subject of the requested Disclosure.

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 call us at the customer service number noted above.

By proceeding with your inquiry or application, 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 opening an account or obtaining credit or credit services from us, the withdrawal of your Consent may prevent you from obtaining such account, credit, or 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:

TMX Finance of Florida, INC d/b/a InstaLoan
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 presenting your request in person at a Company store location in the state where you submitted your credit application or opened your account with the Company.

By proceeding with your inquiry or application, you acknowledge that you have reviewed in its entirety, understand and agree to the Consent to Electronic Disclosures, Communications and Signatures set forth above.