

Electronic Communications Consent

Last Updated: February 5, 2025

This Electronic Communications Consent Notice ("Consent") applies to your use of our websites, www.empower.me and www.petalcard.com, including any subdomain thereof (the "Website") and the Empower mobile application (the "App"), as well as all products and services provided by Empower Finance, WebBank, and our affiliates, other bank partners, and service providers (collectively, "we", "us" or "our") that are offered, operated or made available via the Website or the App ("Services").

To the extent permitted by law, you consent to use electronic signatures and to electronically receive all records, notices, statements, communications, and other items for all Services (collectively, "Communications") that we may otherwise be required to send or provide you in writing or paper form (e.g., by mail). Your agreement to this Consent confirms your ability and consent to receive all Communications electronically, rather than in paper form, and to the use of your electronic signature in our relationship with you. Before doing so, it is important that you: (1) read and understand this Consent; (2) determine that you satisfy the minimum hardware and software requirements set out below; and (3) understand your consent will remain in effect until you withdraw it as provided below.

COVERED COMMUNICATIONS

Communications covered by this Consent include legal disclosures, notices and communications we provide to you regarding our Services such as: (i) terms and conditions, privacy statements or notices and any changes; (ii) Services disclosures, transaction receipts and confirmations; (iii) account histories and statements; and (iv) customer service communications (such as claims of error communications).

RECEIVING COMMUNICATIONS

We may provide Communications to you by email, or by making them accessible on the Website or App (including via links provided online and in emails). Communications will be provided online and will be viewable using browser software or PDF viewer software. You should print and save and/or electronically store a copy of all Communications that we send to you electronically.

HARDWARE AND SOFTWARE REQUIREMENTS

To access and retain Communications, you must have:

- A computer or mobile device with Internet or mobile connectivity.
- For website-based Communications, a current web browser that includes 128-bit encryption. Minimum recommended browser standards are Microsoft Internet Explorer version 8.0 and above (see www.microsoft.com/ie for current version), Mozilla Firefox current version (see www.mozilla.com for current version), Apple Safari current version (see www.apple.com/safari for current version), or Chrome current version (see www.google.com/chrome for current version). The browser must have cookies enabled.
- For application-based Communications, a mobile phone operating system that supports text messaging, downloads, and applications from the Apple App Store or Google Play store.
- Access to the email address used to create an account for the Services.

- Sufficient storage space to save Communications and/or a printer to print them.

If you use a spam filter or similar software that blocks or re-routes emails from untrusted senders, we recommend that you add us to your email address book to ensure you receive Communications by email.

HOW TO WITHDRAW YOUR CONSENT

You are free to withdraw your Consent at any time and at no charge to you. You may withdraw your consent to receive Communications electronically by contacting us at help@empower.me. If you do withdraw your Consent prior to the approval of your application, this will prevent you from receiving credit from us over the Internet. If you withdraw your Consent after you have begun using the Services, we will terminate the relationship and you will no longer have access to the Services and products available through the Services. If you decide to withdraw your Consent, the legal effectiveness, validity and/or enforceability of any prior electronic Disclosures will not be affected.

REQUESTING PAPER COPIES OF ELECTRONIC COMMUNICATIONS

You may request that we send you a paper copy of Communications via U.S. Mail. To request a paper copy, contact us at help@empower.me. You must provide your current U.S. mailing address so we can process this request. We may charge you a reasonable fee not to exceed \$10 per copy. Except as prohibited by law, we reserve the right, in our sole discretion, to deny your request.

UPDATING YOUR CONTACT INFORMATION

In order to ensure that we are able to provide Communications to you electronically, you must notify us of any change in your email address and your mobile device telephone number by updating your profile on the Website or in the App. It is your responsibility to keep your contact information current so that we can communicate with you electronically. You understand and agree that if we send you a Communication but you do not receive it because your contact information on file is incorrect, the Communication is blocked by your service provider, or you are otherwise unable to receive electronic Communications, we will be deemed to have provided the Communication to you. If we are unable to deliver electronic Communications to you, we may provide Communications to you in paper form in our discretion including, for example, if we receive an email bounce back when sending you a required Communication. You may not be able to use our Services or products available through the Services until we receive a valid, working primary email address and/or mobile device telephone number from you.