



ELECTRONIC CONSENT AGREEMENT

Finance Factors, Ltd. (“we” or “us”) is pleased to offer you the opportunity to receive information and documents about your loan or deposit account(s) with us electronically. This Agreement applies to all documents and/or notices that we provide to you in electronic format including any applications, disclosures required by federal or state law, notices, acknowledgements, authorizations, signature cards, contracts and agreements (“Documents”).

By signing or accepting this Agreement, you are agreeing to receive the Documents electronically. Please review the terms of this Agreement carefully before giving your consent, and retain a copy of this Agreement for your records.

This Agreement will remain effective until you expressly withdraw it in the manner described below.

Documents You May Receive Electronically: By accepting this Agreement, you agree that we may provide you with the Documents solely in electronic form via an internet document delivery system, email or other electronic means. You should print and/or download a copy of any Documents for your records.

Obligation to Provide Us with Your Current Email Address: You must provide us with your most current email address. Should your email address change, you must inform us and provide your new email address in the manner described below.

Electronic Signature: By accepting this Agreement, you agree to sign or acknowledge any Documents via electronic signature.

Paper Copy of Required Information Available Upon Request: At any time, you may request paper copies of any Documents made available electronically to you by following the instructions described below. We may charge you a fee for such paper copies and will charge you any applicable postage or express delivery fees.

Loan Documents Only: For any Documents associated with a loan application, if there is more than one party on the loan, then each party needs to sign this Agreement. Otherwise, none of you can receive or sign loan Documents electronically.

Electronic Delivery for Loan Documents: We intend to use the DocuSign, Inc. system (“DocuSign”) as the primary means of providing you Loan Documents electronically. You will be notified via email that Loan Documents are available for you to access on DocuSign. You can view, download and print Loan Documents using the link in the email for the time period stated in the email. If you want to



keep a copy of your Loan Documents, please print or download them when you access the Loan Documents via the link. Please note that you do not have to set up a DocuSign account, but if you elect to do so, DocuSign may charge separate fees associated with that account.

Withdrawing Your Consent: You may, at any time and without being charged a fee, change your mind and ask to receive Documents only in paper format. You may withdraw your consent to electronic delivery by following the method described below.

Additionally, you may, at any time and without being charged a fee, withdraw your consent to sign electronically any Documents by following the method described below.

Withdrawal of your consent will not affect the legal effectiveness, validity or enforceability of any electronic Documents that were provided to you or signed by you before your withdrawal became effective. Withdrawal of your consent may slow down the processing of your transaction due to additional mailing time.

Governing Law: This Agreement is governed by the laws of the State of Hawaii and any applicable federal laws.

Termination/Changes: We reserve the right, in our sole discretion, to discontinue providing you Documents electronically and provide a paper copy of any Document to you and/or to terminate or change the terms and conditions upon which we will provide the Documents to you electronically. We will provide you with notice should such termination or change occur.

How to Advise Us of Your New Email Address: You may contact us to advise us of any changes to your email address as follows:

- **For Loans:**
 - Email your request to **your loan officer or CSR and esign@financefactors.com**.
 - In the subject line of your email, please include:
 - your loan number and
 - the following text: “New Email Address”.
 - In the body of your email, please include the following:
 - Your full name;
 - Your old email address; and
 - Your new email address.



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- Additionally, if you have established a DocuSign account, you must notify DocuSign of your new email address by logging into your DocuSign account and following the instructions contained in the DocuSign account settings to update your contact information.
- **For eSavings or eTime Certificate accounts:**
 - Email your request to **eDeposits@financefactors.com**.
 - In the subject line of your email, please include:
 - your account number and
 - the following text: “New Email Address”.
 - In the body of your email, please include the following:
 - Your full name;
 - Your old email address; and
 - Your new email address.

To Request Paper Copies: To request paper copies of the Documents previously emailed to you:

- **For Loans:**
 - Email your request to **your loan officer or CSR and esign@financefactors.com**.
 - In the subject line of your email, please include:
 - your loan number and
 - the following text: “Request for Paper Copies”.
 - In the body of your email, please include the following:
 - Full Name;
 - Telephone number;
 - U.S. postal address you want us to mail the paper copies to; and
 - The Documents that you want paper copies of.
 - NOTE: As explained above, we may charge you for any paper copies, applicable postage or express delivery fees.
 - In the alternative, you can call (800) 648-7136 to make your request.
- **For eSavings or eTime Certificate accounts:**
 - Email your request to **eDeposits@financefactors.com**.
 - In the subject line of your email, please include:
 - your account number and
 - the following text: “Request for Paper Copies”.



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- In the body of your email, please include the following:
 - Full Name;
 - Telephone number;
 - U.S. postal address you want us to mail the paper copies to; and
 - The Documents that you want paper copies of.
- NOTE: As explained above, we may charge you for any paper copies, applicable postage or express delivery fees.
- In the alternative, you can call (800) 648-7136 to make your request.

To Withdraw Your Consent to Receive Or Sign Documents Electronically:

- **For Loans:**

- Email your request to **your loan officer or CSR and esign@financefactors.com**.
- In the subject line of your email, please include:
 - your loan number and
 - the following text: “Withdrawal of Consent to Receive or Sign Documents Electronically”;
- In the body of your email, please include the following:
 - Full Name;
 - Telephone number;
 - U.S. postal address; and
 - Whether you are withdrawing consent to receive or sign or both.
 - NOTE: As explained above, such withdrawal may slow down the speed at which your transaction can be processed.
- In the alternative, you can call (800) 648-7136 to make your request.
- Your withdrawal will be effective after we have a reasonable opportunity to process your request.

- **For eSavings or eTime Certificate accounts:**

- Email your request to **eDeposits@financefactors.com**.
- In the subject line of your email, please include:
 - your loan number and
 - the following text: “Withdrawal of Consent to Receive or Sign Documents Electronically”;
- In the body of your email, please include the following:
 - Full Name;
 - Telephone number;



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- U.S. postal address; and
 - Whether you are withdrawing consent to receive or sign or both.
 - NOTE: As explained above, such withdrawal may slow down the speed at which your transaction can be processed.
- In the alternative, you can call (800) 648-7136 to make your request.
 - Your withdrawal will be effective after we have a reasonable opportunity to process your request.

Required Hardware and Software: You must have a computer or device storage to review and retain the Documents electronically or a printer to print and retain paper copies. Additional computer and/or software requirements are described below.

| | |
|--|---|
| Browsers (for SIGNERS): | Internet Explorer (Windows Only) 8.0 or above – compatibility mode is supported only for 9.0 and above, Windows Edge Current Version, Mozilla FireFox Current Version, Safari (Mac OS only) 6.2 or above, Google Chrome Current Version |
| Mobile Signing: | Apple iOS 7.0 or above, Android 4.0 or above |
| Email: | Access to a valid email account |
| Screen Resolution: | 1024 x 768 recommended |
| Enabled Security Settings: | Allow per session cookies |
| PDF Reader: | Adobe Reader or similar software to view PDF files |
| ** These minimum requirements are subject to change. If these requirements change, we will provide you with an email message at the email address we have on file for you at that time providing you with the revised hardware and software requirements, at which time you will have the right to withdraw your consent. | |

CONSENT: EACH PERSON SIGNING BELOW (“YOU”) HEREBY ACKNOWLEDGES THAT YOU HAVE READ THIS AGREEMENT AND AGREE TO BE BOUND BY THE TERMS OF THIS AGREEMENT and confirm that you have computer hardware and software that meets the requirements listed above. You also consent to receiving Documents electronically and to the use of electronic records and signatures in



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connection with your transaction with Finance Factors, Ltd. in place of paper copies of documents and handwritten signatures. You agree that Finance Factors, Ltd. does not need to provide you with a paper copy of Documents unless you specifically request a paper copy in the manner specified in this Agreement.

Signature

Date

Signature

Date

Signature

Date