

Electronic Consent Agreement & Informational Communications Authorization.

(CONSENT AGREEMENT FOR USE OF ELECTRONIC SIGNATURES, RECORDS,
DISCLOSURES, AND COMMUNICATIONS AND FOR ACH DISBURSEMENT)

Electronic Documents and Signatures - Consent. Contrade Finance and its affiliates*, service providers, successors, and assigns (hereinafter collectively referred to as "Companies," "we" or "us") are required or allowed to provide you with certain written disclosures, documents and information pertaining to your transactions with us ("Required Information").

Under the federal E-SIGN Act and related state laws, with your consent, we can deliver such Required Information to you electronically and can use electronic records and electronic signatures in connection with your transactions with us. Therefore, please review the terms of this Electronic Consent Agreement prior to giving your consent, and retain a copy of this Electronic Consent Agreement for your records.

If you do not want to receive the Required Information electronically, or do not want to use electronic signatures in connection with your transactions with us, you should not agree to the terms of this Electronic Consent Agreement. If you do not consent to receiving the Required Information electronically, or do not consent to the use of electronic signatures in connection with your transactions with us, we will not be able to proceed with the acceptance and processing of your online account services or transactions.

If you want to proceed with your loan application, establishing or using account services, or other transactions with us via the Internet, you must consent to receiving the Required Information electronically before we can provide it to you electronically. Your consent will apply to all your transactions with us and any Required Information we provide or make available to you. Your consent also permits the general use of electronic records and electronic signatures in connection with all your transactions with us.

Required Information You Will Receive Electronically. By providing your consent under this Agreement, you agree that Companies may provide you with the following Required Information solely in electronic form:

Any contracts, documents, or disclosures required by federal or state law or provided by Companies, including, without limitation: any notices of consumer rights; any loan, insurance, or other financial product or service disclosures; privacy policies; and any documentation, statements, and other transaction-related communications.

Paper Copy of Required Information Available Upon Request - No Charge. If you consent to receive the Required Information electronically, you can also request a paper copy of the Required Information by contacting us, by phone, at (628) 222-5905. We will not charge you any fees for providing a paper copy of the Required Information. Your consent does not mean that Companies must provide the Required Information electronically - only that they may do so. Companies may, at their option, deliver Required Information on paper, if they choose to do so. Companies may also require that certain communications from you be delivered to Companies on paper at a specified address.

ACH Disbursement. If you consent to proceed with this transaction electronically and provide your bank routing and account number, you consent to the electronic disbursement of any and all refunds, loan proceeds directly to your bank account via Automated Clearing House transaction.

Withdrawing Your Consent. You may withdraw your consent to receive Required Information electronically or to the use of electronic signatures in connection with any future transactions with us at any time. Any withdrawal of your consent will be effective only after we have a reasonable period of time to process your withdrawal, which may take up to 10 business days. We will not charge you any fees for withdrawing your consent. If you decide you do not want to receive Required Information electronically, or do not want to use electronic signatures in connection with any future transactions with us, you may withdraw your consent by contacting us, by phone, at (628) 222-5905

Updating Your Contact Information. If you consent to receive Required Information electronically, we will contact you at the email address you have provided to us. If you change your email address, you must provide your new email address to us by contacting us, by phone, at (628) 222-5905

System Requirements to Access the Required Information. To access the Required Information being provided to you electronically, you must have the following:

A personal computer or mobile device with internet access and one of the following operating system and web browser combinations installed:

Microsoft Windows 7, 8, 8.1, 10 or higher with:

Edge (version 86 or more recent)

Mozilla Firefox (version 81 or more recent)

Google Chrome (version 86 or more recent)

Apple Mac OS X 10.9 (Mavericks) or higher with:

Safari (version 14 or more recent)

Mozilla Firefox (version 81 or more recent)

Google Chrome (version 86 or more recent)

Android 7.0 (Nougat) or higher with:

Google Chrome (version 86 or more recent)

Apple iOS 12.4.7 or higher with:

Safari (version 14 or more recent)

Google Chrome (version 86 or more recent)

For all browsers, cookies must be enabled.

The ability to receive email that contains hyperlinks to websites and attachments in order for us to deliver Required Information to you.

Software which permits you to receive, print and access Portable Document Format or "PDF" files, such as Adobe Acrobat Reader. If you do not have such software, visit <https://get.adobe.com/reader/> to download a free version of Adobe Acrobat Reader.

Sufficient electronic storage capacity on your computer's hard drive or other data storage unit or the ability to print PDF files from your computer or mobile device.

We may deliver Required information to you electronically through email, your www.contradefinance.com online account, any related mobile app account you have established, and any successor website or mobile app of the Companies.

Other E-Mail Communications: In addition to receiving Required Information electronically, you agree that we and our agents may contact you for other purposes at any email address(es) you may provide to us, which purposes may include to process your application, for account servicing or collections, to tell you about products and services from the Companies and from third parties, and for other business purposes ("Other E-Mail Communications"). You may withdraw your

consent to receive Other E-Mail Communications at any time by contacting us, by phone, at (628) 222-5905. You may also withdraw your consent to receive emails about products and services by following the instructions in such emails.

Consent: You agree to be bound by the terms of this Electronic Consent Agreement and confirm that you have computer hardware and software that meets the requirements listed above. You also consent to receiving Required Information electronically, the use of electronic records and signatures in connection with your transaction(s) with Companies in place of written documents and handwritten signatures, and electronic communications and ACH (electronic) disbursement to your bank account of loan proceeds.

Informational Communications Authorization.

You give Contrade Finance (or our agent) consent to contact you about processing of applications submitted to Contrade Finance , including but not limited to loan and/or credit card applications, and if approved for a loan, about the servicing and collecting of your loan and using pre-recorded or artificial voice messages, text messages or voice calls using automatic telephone dialling systems.