

**ELECTRONIC DELIVERY OF COMMUNICATIONS AND USE OF ELECTRONIC SIGNATURES CONSENT
(E-SIGN CONSENT POLICY)**

As part of your relationship with ConnectYourCare, LLC, we want to ensure that you have access to all the information necessary to effectively manage your account and the services that we provide to you. From time-to-time, ConnectYourCare may need to provide you with certain communications, documents, notices, agreements, statements, tax information, or disclosures in writing (“Communications”) regarding the services we provide to you. This Consent describes how ConnectYourCare delivers Communications to you electronically. Your agreement to this Consent confirms your ability and consent to receive Communications electronically from ConnectYourCare, its affiliates, and its third-party service providers (collectively “we,” “us,” and “our”), rather than in paper form, and to the use of electronic signatures in our relationship with you.

Electronic Delivery of Communications

You agree and consent to receive electronically all Communications that we provide in connection with your ConnectYourCare account (“Account”) and your use of our services. We may also use electronic signatures and obtain them from you. This Consent will apply to all Account information we provide to you. Examples of Account information to be provided electronically under this Consent include, but are not limited to:

- ConnectYourCare Custodial Agreement
- ConnectYourCare account terms and conditions
- Privacy Notices
- Notices for fee schedules
- Notices for interest schedules
- Account Statements
- Federal and state tax documents
- Notices related to electronic funds transfers
- Notices for change-in-terms to the above agreements
- Other account-related information and notices
- Information and notices related to any other services that we provide to you

Under this Consent, we may provide all Communications electronically by email (to any email address that you provide to us), by text message (to any mobile phone number you provide to us), or by making them accessible via our websites or applications. In our sole discretion, we may always provide you with any Communication in writing, even if you have chosen to receive it electronically.

System Requirements/Hardware and Software Requirements

In order to access and retain certain electronic Communications, you will need the following computer hardware and software:

- A computer, a tablet, or mobile device with an Internet or mobile connectivity;
- For desktops:
 - Windows (7 or higher) or Mac OS X 10.9 or higher

- Microsoft Edge, Internet Explorer 11, Safari 7 (or higher), or the latest available version of Mozilla Firefox or Google Chrome.
- For tablet devices or mobile phone:
 - Android (5.0 or higher) and iOS (9.0)
 - Native browsers for the supported Android and iOS operating systems and the latest generally available versions of Google Chrome and Opera.
- A current version of a program that accurately reads or displays PDF files (such as Adobe Acrobat Reader);
- An active email address (your primary email address on file with us); and
- Sufficient storage space to save Communications or an installed printer to print them.

By giving your Consent you are confirming that you have access to the necessary equipment and are able to receive, open, and print or download a copy of any Communications for your records. We advise you to print, download, or otherwise retain Communications for your records as Communications may not be accessible online at a later date.

Material Changes to Hardware or Software Requirements

If our hardware or software requirements change, and that change would create a material risk that you would not be able to access or retain your Communications, we will give you notice of the revised hardware or software requirements.

Paper Delivery of Communications/Your option to receive paper copies

You have the right to receive any Communication in paper form. If we provide a Communication to you electronically, and you want a paper copy, you may call us at 877-292-4040 and request a paper version within 180 days of the date we provided the Communication to you. We will send your paper version to you by U.S. mail at the address listed in our records. You may have to pay a fee for the paper version, unless charging a fee is prohibited by applicable law. Please refer to your Account Custodial Agreement or other account terms and conditions for any fee that may apply for the issuance of paper copies.

Withdrawal of Consent/How to Withdrawal Your Consent

You have the right to withdraw your Consent to receive Communications electronically from us at any time. Please be aware, however, that withdrawal of your Consent may result in the termination of your access to ConnectYourCare accounts and services. If you withdraw your Consent, we may charge you fees for Communications. Please refer to your Account Custodial Agreement or other account terms and conditions for any fee that may apply for the issuance of paper copies. To withdraw your Consent, you may change your "Delivery Preference" settings in the online portal that you use to access our services. You may also call us at 877-292-4040 to withdraw your Consent. Any withdrawal of your Consent will be effective after a reasonable period of time for processing your request.

Updating Your Email Address/Updating Your Contact Information

You must keep your email, mobile phone number (for SMS messaging), or other electronic address current with us. You must promptly notify us of any change in your email, mobile phone number, or other electronic address. You may change the email address, mobile phone number, or other electronic address

on record for you by logging into your ConnectYourCare account and selecting the “Setting and Preferences” tab.

Your Consent covers all CYC Products/Privacy Policies

Your Consent covers all Communications relating to any ConnectYourCare product or service you may receive from us. Your Consent remains in effect until we receive notice from you that you are withdrawing it.

Federal Law

You acknowledge and agree that your Consent is in connection with a transaction affecting interstate commerce that is subject to the federal E-Signature Act, and that you and we both intend that the E-Signature Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

Contact Authorization

By providing your mobile and/or home phone number (including any phone number that you later convert to a mobile phone number) through any Account application or otherwise, you consent to receive informational calls, text messages (including by auto dialers and/or with pre-recorded messages) by or on behalf of us regarding the processing of your request and for other transactional purposes, such as the servicing of your Account. You understand that your consent for non-marketing, informational calls and messages applies to each phone number that you voluntarily provide to us now or in the future.