

Electronic Disclosure and Consent

In this agreement, "we," "us," "our," and "Envelope Money" mean Envelope Money, Inc.. "You" and "your" refer to the business entity signing up for an Envelope Money account or using an Envelope Money product. "Communications" means disclosures, notices, agreements, fee schedules, privacy policies, statements, records, documents, and other information we provide to you, or that you sign and submit or agree to at our request.

Envelope Money is dedicated to providing the best online banking experience possible, including providing information to you electronically. By accepting this agreement, you agree that you are willing and able to receive Communications in electronic form, and consent to receive Communications in electronic form. If you do not give your consent to receive Communications in electronic and not paper form, you may not open an Envelope Money account. If you withdraw your consent to electronic Communications at any point after providing consent hereunder, we reserve the right to terminate your Account.

Delivery Methods

We will deliver Communications to you electronically, either through the Envelope Money website www.envelopemoney.com ("Website"); the Envelope Money mobile app ("App"); text or SMS messages ("Text Messages"); or through electronic mail ("E-mail"). If we do not deliver Communications to you through the above manners, we will tell you where you can go to receive such Communications.

We may be required by law to deliver certain Communications to you on paper even though you have consented to receive it electronically.

Hardware and Software Requirements

To receive and retain electronic Communications from Envelope Money, you will need the following:

- A computer or mobile device with an operating system that supports everything below;
- An internet connection;
- A current version of a web browser that we support, including: Edge version 42 or higher, Firefox version 62 or higher, Safari version 12 or higher, or Chrome version 69 or higher;
- A hard drive or other method of storing data;
- A valid, active email address; and
- A current version of a program that displays PDF files.

We may update these requirements periodically in order to maintain our ability to provide electronic Communications; if these requirements change in a substantial way, we will notify you of the changes.

Updating Contact Information

It is your responsibility to maintain accurate and current contact information so that we may send you electronic Communications. You can update your email address and other contact information by logging into your online account on the Envelope Money Mobile App, in the "Account Details" section, or by emailing us at hello@envelopemoney.com.

Requesting Paper Copies

If we choose to make paper copies of certain electronic Communications available, we do not create any obligation to do so at other times. You may obtain a paper copy of an electronic Communication by printing it or by requesting we mail a paper copy. You may make requests for paper copies by emailing us at hello@envelopemoney.com. There is a fee of \$50 for requesting a paper copy of a communication that was provided electronically.

Communications in Writing

We are required by law to give you certain information in writing. All Communications delivered to you in either electronic or paper format will be taken as information delivered "in writing."

Withdrawing Consent

You have the right to withdraw your consent to this agreement at any time. Withdrawing consent will terminate your Envelope Money account, including access to our Website and Mobile App. A balance refund check may be issued to you upon account termination in accordance with this Agreement. You may withdraw consent by emailing us at hello@envelopemoney.com