

Electronic Communications Disclosure:

Effective Date: June 1, 2024

Please read this Electronic Communications Disclosure ("Disclosure") thoroughly - It contains important information about your legal rights. This E-Communications Disclosure covers all of your accounts, products, and services with Sunrise Banks, the issuer of your Card Account, and their affiliates (collectively, "**we**", "**us**", and "**our**") accessible, either currently or in the future, through Online Banking (whether accessed through a personal computer or mobile device, sometimes referred to as "Mobile Banking" or "Mobile Banking app"), our websites, or other electronic means. The words "**you**" and "**your**" mean you, the individual(s) identified on the Card Account.

Note: This Disclosure applies to any and all communications or disclosures that we are legally required to provide to you in writing in connection with your Card Account and any related products and services. This Disclosure supplements and is to be construed in accordance with the terms contained in the Cardholder Agreement ("**Agreement**") you received from Sunrise Banks. As used in this Disclosure, "**Card Account**" means the prepaid card you have with us.

1. Scope of Communications to Be Provided in Electronic Form. During the use of products and/or services, you agree to receive required communications or disclosures in electronic format. As such, we may discontinue the delivery of paper communications and/or disclosures to you. If you choose to not receive communications and/or disclosures in electronic form, you may withdraw your consent to E-Communications as described below.

2. Your Legal Rights. Certain laws and regulations require us to provide specific information to you in writing, which means you have a right to receive that information on paper. We may provide such information to you electronically if we first present this E-Communications Disclosure and obtain your consent to receive the information electronically. Your consent will also apply to any other person named on your account, product or service, subject to applicable law. At times, we may still send you paper communications, but as a basic proposition we need to know that you are willing to receive communications electronically that we may otherwise be required to provide on paper and that you have the hardware and software needed to access to this information.

3. Types of Electronic Communications You Will Receive. You understand and agree that we may provide to you in electronic format only, such as by posting the information on the website where you access your accounts, products or services, through e-mail (if applicable and if you have provided a valid e-mail address), or through other electronic means, agreements, disclosures, notices, and other information and communications regarding your accounts, services and products, the use of our websites or our other electronic

services, your relationship with us, and/or other programs, products or services that are or may be in the future made available to you (collectively, "Communications"). Such Communications may include, but are not limited to:

- All legal and regulatory disclosures and communications associated with your Card and any related products and services
- Your Cardholder Agreement and any notices about a change in the terms of your Cardholder Agreement
- Privacy policies and notices
- Error Resolution policies and notices

4. Types of Communications You Will Receive in Paper. This E Communications Disclosure does not apply to any communications that we determine, in our sole discretion, that we are required to deliver in paper form under applicable law or that you should receive in paper rather than electronic form. Such communications shall be mailed to the primary address we show for you in our records or otherwise delivered as required by law or the governing agreement.

5. Method of Providing Communications to You in Electronic Form. All E-Communications that we provide to you will be provided by e-mail and/or by posting such E-Communications on our website at www.akimbocard.com.

6. How to Withdraw Consent. Subject to applicable law, you may withdraw your consent to this E-Communications Disclosure by calling the appropriate toll- free customer service phone numbers, 1-855-449-2273. Please access the "Contact Us" link on the applicable website where you access your Communications to find the appropriate phone number. You will not be charged a fee for withdrawal of your consent.

Your withdrawal of consent is effective only after you have communicated your withdrawal, by calling the appropriate customer service phone number(s) and we have had a reasonable period of time to act upon your withdrawal. Your consent shall remain in force until withdrawn in the manner provided in this section.

7. How to Update Your Records. It is your responsibility to provide us with a true, accurate and complete e-mail address, your contact information, and other information related to this Disclosure and your Card Account, and to maintain and update promptly any changes in this information. You can update information (such as your e-mail address) by logging in to your Card Account on www.akimbocard.com or by contacting us at 1-855-449-2273.

8. Hardware and Software Requirements. In order to access, view, and retain E-Communications that we make available to you, you must have:

- An Internet browser that supports 128 bit encryption
- Microsoft Internet Explorer 4.7 or above, Netscape Navigator 4.7 or above, or

the equivalent software.

- Sufficient electronic storage capacity on your computer's hard drive or other data storage unit
- An e-mail account with an Internet service provider and e-mail software
- A personal computer (for PCs: Pentium 120 Hhz or higher; for Macintosh, Power Mac 9500, Power PC 604 processor: 120-MHz Base or higher), operating system and telecommunications connections to the Internet capable of receiving, accessing, displaying, and either printing or storing E-Communications received from us in via a plain text-formatted e-mail or by access to our web site using one of the browsers specified above
- Adobe Reader version 9.0 or higher

9. **Requesting Paper Copies.** We will not send you a paper copy of any E-Communication unless you request it or we otherwise deem it appropriate to do so. You can obtain a paper copy of an E-Communication by printing it yourself or by requesting that we mail you a paper copy, provided that such request is made within a reasonable time after we first provided the E-Communication to you. To request a paper copy, contact us by calling 1-855-449-2273 or emailing us at cs@akimbocard.com. We may charge you a service charge for the delivery of paper copies of certain E-Communications provided to you electronically pursuant to this authorization. See the fee schedule in your Cardholder Agreement for details about this service charge. We reserve the right, but assume no obligation, to provide a paper (instead of electronic) copy of any required disclosure or communication that you have authorized us to provide electronically.

10. **Communications in Writing.** All required disclosures and communications in either electronic or paper format from us to you will be considered "in writing." You should print or download for your records a copy of this Disclosure and any other E-Communication that is important to you.

11. **Federal Law.** You acknowledge and agree that your consent to E-Communications is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act, and that you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

12. **Termination/Changes.** We reserve the right, in our sole discretion, to discontinue the provision of your E-Communications, or to terminate or change the terms and conditions on which we provide E-Communications. We will provide you with notice of any such termination or change as required by law.