



## **ELECTRONIC COMMUNICATIONS AGREEMENT**

This E-sign Disclosure and Consent (“E-sign Consent”) applies to all Records and Communications for services provided on or through SAVE’s website and mobile application. “Records and Communications” include all communications and mobile application notifications related to the account(s) issued by Webster Bank, N.A. (“Issuing Bank”) through its Program Manager SAVE (“SAVE”) (collectively, “we,” “us” or “our”), including the services described in the [Terms of Service](#) as well as any modification or amendments thereto; any policies, notices or disclosures; and all other information that we may be required by law to provide to you in writing by law.

a. Records and Communications May be Provided in Electronic Form. You agree that we, on behalf of ourselves or the Issuing Bank, may provide you with Records and Communications in electronic format. Your consent to receive electronic Records and Communications includes, but is not limited to:

- All legal and regulatory disclosures and communications, including the account agreement, account statements and applicable tax forms;
- Notices or disclosures about a change in the terms governing the use of SAVE’s services or Issuing Bank’s services;
- Privacy policies and notices;

- Responses to claims, notices or inquiries submitted in connection with your use of SAVE's services or any products or services provided by Issuing Bank; and
- All other communications concerning the products or services you may obtain through SAVE.

b. Providing Records and Communications in Electronic Form. All Records and Communications to you in electronic form may be provided (i) by email, (ii) by access to a website designated in an email notice to you, (iii) via our mobile application or (iv) to the extent permissible by law, by access to a website generally designated in advance for such purpose.

c. How to Withdraw Consent. You may withdraw your consent to receive Records and Communications in electronic form by contacting us in the mobile application or by contacting SAVE's customer at [support@joinsave.com](mailto:support@joinsave.com) or by calling 1-844-940-7283. Once we process your request to withdraw your consent to receive Records and Communications in electronic form, your access and use of SAVE's services and Issuing Bank's services will terminate. Any withdrawal of your consent to receive electronic Records and Communications will be effective only after we have a reasonable period of time to process your withdrawal.

d. How to Update Your Information. You are responsible to provide us with true, accurate and complete email address, contact and other information related to this E-sign Consent and to SAVE's services and Issuing Bank's services and to maintain and update promptly any changes in that information. You can update your information by contacting us in the mobile application or by contacting Save's customer service at [support@joinsave.com](mailto:support@joinsave.com) or by calling 1-844-940-7283.

e. Hardware and Software Requirements. In order to access, view and retain electronic Records and Communications that we make available to you, you must have:

- An internet browser that we support, which includes a current version of Google Chrome or Microsoft Edge;
- A connection to the internet;
- Local, electronic storage capacity to retain Records or Communications or a printer to print them;
- A valid email account and software to access that email account;
- An up-to-date device or devices (e.g., computer, tablet, mobile phone, etc.) suitable for connecting to the internet and supported by SAVE;
- Software capable of accurately reading and displaying PDF files (such as Adobe Acrobat Reader); and
- An operating system capable of receiving, accessing and displaying Records and Communications from us in electronic form via text-formatted email or access to our website using a supported browser.

f. Requesting Paper Copies. We will not send a paper copy of any Records and Communications to you unless you request it or we otherwise deem it appropriate to do so. You can obtain a paper copy of your electronic Records and Communications by printing it yourself or by requesting that we mail you a paper copy. To request a paper copy of any particular Records and Communication be mailed to you, contact us in the mobile application or at SAVE's customer service at [support@joinsave.com](mailto:support@joinsave.com) or by calling 1-844-940-7283. Please make sure to state that you are requesting a paper copy of particular Records and Communications.

g. Records and Communications in Writing. All Records and Communications in electronic, digital or paper format from us to you will be considered "in writing". You should print or

download for your records a copy of this E-sign Consent and any other Records and Communications important to you.

h. Federal Law. You acknowledge and agree that this E-sign Consent is being provided by you 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 Save both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

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

j. Consent. You hereby give your affirmative consent to receive electronic Records and Communications as described in this E-sign Consent. You further agree that your computer or other device satisfies the hardware and software requirements specified above and that you have provided us with an email address at which we may send you electronic Records and Communications.

k. Mobile Contact. If you give a mobile phone number directly to us (e.g. as part of the sign-up process), you consent to and agree to accept text/SMS messaging related to the servicing of your account to your mobile phone from us and our agents. For any service-related messaging, text messages placed to you by us or our agents, you consent and agree that those messages may be automatically sent. You may incur fees from this contact by your mobile service provider.