

Consent to Electronic Communications Disclosure

Effective Date: January 2022

Please read this Electronic Communications Disclosure ("eCommunications Disclosure") thoroughly and print a copy and/or retain this information electronically for future use. This eCommunications Disclosure governs the terms of your accounts issued by The Bank of Missouri (the "Bank").

Definitions. "We," "us" and "our" refer to, including The Bank of Missouri, any successor, assignee or agent of the Bank, and the words "you" and "your" mean you, the individual listed as the primary account holder. "Disclosures" means any information that we are required by law to provide to you in writing in connection with your Account. Disclosures include any monthly billing statements for your account, notices or disclosures about a change in the terms of your account, privacy notices and all legal and regulatory disclosures and communications associated with your account.

Consent. By clicking "Yes, Enroll" and accepting this agreement, you (i) agree that we may provide Disclosures to you electronically and (ii) acknowledge that you have read and understand, the terms and conditions outlined below.

Method of Electronic Disclosure. All disclosures that we provide to you electronically will be provided directly to any verified email address you provide us in your Curae Credit Card Account Center at <https://patient.curae.com/my-account> Account Center. You must have a valid email address or mobile device to receive Disclosures electronically. Note: All billing statements for which you receive an electronic notification are payable by the payment due date. You are responsible for making required payments on time, whether or not you view your electronic notification or view your statement in the Curae Credit Card Account Center.

Paper Copies. You may request a paper copy of any Disclosure by calling the number on the back of your card to request a copy via mail. You may also print a copy of any Disclosure emailed to you or provided to you in your Curae Credit Card Account Center.

Updating Your Contact Information. It is your responsibility to maintain the accuracy of the email address and/or mobile device number registered with your account, and to promptly update any changes to this information. You can update your information in your Curae Credit Card Account Center settings or by calling the number on the back of your card.

Withdrawing Consent. You may withdraw your consent to receive Disclosures electronically at any time by changing your preferences in your Curae Credit Card Account Center settings or by contacting us at the phone number on the back of your card. If you withdraw your consent, the legal effectiveness, validity and/or enforceability of prior electronic Disclosures will not be affected. Any withdrawal of your consent to receive Disclosures electronically will be effective only after we have a reasonable period of time to process your withdrawal. We reserve the right, at our sole discretion, to modify or discontinue your election to receive Disclosures electronically, or to terminate or change the terms and conditions on which we provide Disclosures electronically. We will provide you with notice of any such termination or change as required by law.

Hardware and Software Requirements. Before you consent, you should consider whether you have the required hardware and software capabilities described below. To access, view and retain Disclosures, you will need:

- A valid email account or mobile device.
- Access to a computer, operating system and connections to the Internet capable of receiving, accessing, displaying and either printing or storing Disclosures electronically. Your Internet browser software must support 128-bit encryption.
- A PDF file reader like the free A PDF file reader like the free Adobe® Acrobat **Reader** (<http://get.adobe.com/reader/>).

Acknowledging Your Ability To Access Disclosures. By clicking “Yes, Enroll”, you acknowledge and agree that (1) you can access the Disclosures in the formats described above and (2) your consent to receive Disclosures electronically 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.