

Electronic Communication Delivery Policy (E-Sign Disclosure and Consent)

Last Update: July 1st 2022

This policy describes how MyTime Mobile Wallet delivers communications to you electronically. We may amend this policy at any time, as set forth in the MyTime Mobile Wallet Mobile Wallet User Agreement.

Electronic delivery of communications

You agree and consent to receive electronically all communications, agreements, documents, notices, and disclosures (collectively, "Communications") that we provide in connection with your MyTime Mobile Wallet branded accounts ("Account") and your use of our services.

Communications include:

- agreements and policies you agree to (e.g., the Mobile Wallet User Agreement, Cardholder Agreement, Bank Private Policy, Short Form Disclosure, and Sige User Agreement), including updates to these agreements or policies;
- annual disclosures, including prospectuses and reports for MyTime Mobile Wallet Funds;
- transaction receipts or confirmations.
- Account statements and history.
- federal and state tax statements we are required to make available to you; and
- any other Account, MyTime Mobile Wallet Funds account, or transaction information.

We will provide these Communications to you by posting them on the MyTime Mobile Wallet website and/or by emailing them to you or by sending you an SMS notification at the primary email address and Phone Number listed in your Account Settings when you select your Notification Settings Preferences.

Hardware and software requirements

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

- a computer with an Internet connection;

- a current web browser that includes 128-bit encryption (e.g. Internet Explorer version 6.0 and above, Firefox version 2.0 and above, Chrome version 3.0 and above, or Safari 3.0 and above) with cookies enabled;
- Adobe Acrobat Reader version 8.0 and above to open documents in .pdf format;
- a valid email address and or Phone Number (your primary email address and or Phone Number on file with MyTime Mobile Wallet); and
- sufficient storage space to save past Communications or an installed printer to print them.

We will notify you if there are any material changes to the hardware or software needed to receive electronic Communications from MyTime Mobile Wallet. 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. You may print or save a copy of these Communications for your records as they may not be accessible online at a later date.

How to withdraw your consent:

You may withdraw your consent to receive Communications electronically by writing logging into your MyTime Mobile Wallet Account and updating your Notification or by contacting us via the "LIVE CHAT" link at the bottom of each page of the MyTime Mobile Wallet website. If you fail to provide or if you withdraw your consent to receive Communications electronically, MyTime Mobile Wallet reserves the right to either deny your application for an Account, restrict, or deactivate your Account, close your Account and any sub-account (such as a Companion Card), or charge you additional fees for paper copies.

Updating your contact information

It is your responsibility to keep your primary email address and Phone Number up to date so that MyTime Mobile Wallet can communicate with you electronically. You understand and agree that if MyTime Mobile Wallet sends you an electronic Communication but you do not receive it because your primary email address on file is incorrect, out of date, blocked by your service provider, or you are otherwise unable to receive electronic Communications, MyTime Mobile Wallet will be deemed to have provided the Communication to you.

Please note that if you use a spam filter that blocks or re-routes emails from senders not listed in your email address book, you must add MyTime Mobile Wallet to your email address book so that you will be able to receive the Communications we send to you.

You can update your primary email address or street address at any time by logging into the MyTime Mobile Wallet website, going to "My Account", and selecting the "Profile" tab. If your email address becomes invalid such that electronic Communications sent to you by MyTime Mobile Wallet are returned, MyTime Mobile Wallet may deem your Account to be inactive, and you will not be able to transact any activity using your MyTime Mobile Wallet Account until we receive a valid, working primary email address from you.