

Consent to Electronic Communications

I understand that in order to check eligibility and apply, I must agree to receive any and all information and Disclosures regarding my loan electronically: I also agree to adopt and use electronic E-signatures to sign all forms and agreements.

Quick Loans uses a variety of communications to contact, invoice, promote and maintain relationships with its customers whether you are active or inactive with our products and services. It is our intent to limit communications to a minimal as we value your time and privacy. We do not share your email, address or telephone numbers (except 3rd parties we use for our daily communications, business activities). We make every effort that the 3rd party applications that we use follow the same privacy guidelines that we do.

- “I”, “You” and “your” mean the primary applicant or accountholder;
- “We”, “us” and “our” mean BW Hughs, Inc. and Quick Loans;
- “Account” means your loan account with Quick Loans.

Any and all communication concerning our decision on your application, the terms of any credit that may be provided to you, our privacy policy, the status and history of any extension of credit, and any further disclosures required by federal or state law (the “Disclosures”) may be provided through this website or by email.

Your consent applies to the application and any resulting extension of credit, but also to any payment plan or other ancillary agreement related to your extension of credit and to any application for a future extension of credit.

By providing your consent, you are also confirming that you have the hardware and software described directly below, that you are able to receive and review electronic records, and that you have an active email account.

- (1) a personal computer with Internet access;
- (2) a widely-used, recent-generation web browser (for example, Internet Explorer, Safari or Firefox);
- (3) a widely-used, recent-generation portable document file reader (for example, Adobe Reader);
- (4) an email address; and
- (5) either a printer, hard drive or other storage device.

You may contact us by mail at PO Box 1668, Nixa, MO 65714 to:

- (i) obtain a paper copy of any communication at no charge;
- (ii) withdraw your Consent to receive information electronically; or
- (iii) change the email address at which you will receive communications from us. No consequences, or fees associated with withdrawing your consent other than that we would no longer communicate with you electronically.

Categories of Communications. You consent to receive communications relating to your Account in electronic form. The communications covered by your consent may include, but are not limited to,

- (i) the initial disclosure statement or agreement governing your Account,
- (ii) The Disclosures may include disclosures pursuant to: (1) the federal Equal Credit Opportunity Act and Regulation B; (2) the federal Fair Credit Reporting Act; (3) the federal Truth in Lending Act and Regulation Z; (4) the federal Electronic Funds Transfer Act and Regulation E; (5) the federal Gramm-Leach-Bliley Act; (6) the federal Telephone Consumer Protection Act; and (7) any other applicable federal, state or local law or regulation.
- (iii) your billing statement, if you have signed up to receive electronic statements,
- (iv) letters, notices or alerts regarding your Account and any changes to your Account, (v) other disclosures, notices or communications in connection with the application for, the opening of, maintenance of or collection of your Account. These electronic communications may include your name and some information about your Account, including your balance or the due date; however, we will not include your full account number or social security number. Electronic communications may be reviewed by any party with access to your Account, the e-mail account you have provided to us for delivering these communications or the hardware or software you use to view your Account information or your e-mail account.

How to Withdraw Your Consent. You may not apply online for an Account and you may not register your Account for online services (including electronic statements or mobile alerts), unless you also provide your consent to receive electronic communications. If you have registered for online services (such as electronic statements or mobile alerts) and you wish to withdraw your consent to receive future electronic

communications, you must un-enroll from each service you have elected to receive to completely withdraw your consent to receive electronic communications. We will not impose any fee to process the withdrawal of your consent to electronic communications. However, you will not be able to receive your billing statements electronically if you do not consent to receive electronic communications or withdraw your consent. Any withdrawal of your consent to electronic communications will be effective only after we have a reasonable period of time to process your withdrawal request.

How to Update Your Records. You agree to promptly update your e-mail address if a change occurs by updating your information through moquickloans.com, emailing us or by calling one of our offices.

Paper Copies of Communications. Upon your request we will provide you with a paper copy of a communication that we provide you electronically. If you would like a paper copy of any material, please write to us at: **Quick Loans, P.O. Box 1668, Nixa, MO 65714.**

Communications in Writing. All communications in either electronic or paper format from us to you will be considered “in writing.” You should print or download a copy of this consent and any other electronic communication that is important to you for your records.

Electronic Signatures. You acknowledge that by clicking on the “Submit” or signing your signature or similar button, you are indicating your intent to sign up for electronic communications and that this shall constitute your signature. You acknowledge and agree that your consent is being provided in connection with a transaction affecting intrastate 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 and communicate with you by electronic means. Any notice or disclosure regarding fees or assessments of any kind, including late fees and returned payment item fees;

Notices of amendments to any of your agreements with us; and Other disclosures and notices that we are legally required to provide to you or choose to provide to you in our discretion.

IMPORTANT TERMS FOR ELECTRONIC STATEMENTS

In addition to the above, if you have elected to receive electronic statements, the following information applies:

1. **Statement Inserts.** Any inserts that would be included with a statement sent by U.S. mail may also be sent to you electronically. If an insert contains legally required material, to ensure that you receive the necessary material, we may send you a paper copy of your statement in addition to making the statement available to you electronically. Any legally required Insert that would not be available electronically will be sent to you by U.S. mail.
2. **Payment Information.** We do not send paper billing statements. You must still pay at least your Minimum Payment, and have it received by us by 6 p.m. (ET) on the Payment Due Date. You can do this in person, ACH (Automated Clearing House), electronic bill pay service (whether using a third-party servicer or bank) or by mailing your payment to us at the address shown on the electronic statement.
3. **Returned E-mails.** If e-mails advising you of notices, past due notices, receipts or other forms of communications are returned to us, we may cancel your enrollment for electronic communications and resume sending you paper notices in the mail. If this happens, you will need to re-enroll to receive electronic communications with updated information.
4. **SPAM Filters.** We will make every effort to ensure our e-mail notifications are properly listed with all SPAM filter agencies. However, you are responsible for ensuring that any SPAM filters recognize e-mail originating from us. If you fail to receive e-mail notifications from us after enrolling for electronic communications, please check with the provider of your e-mail account and/or the SPAM filter associated with your e-mail account.
5. **Account Delinquency.** We reserve the right, at any time and without notice, to stop providing you with electronic statements and provide you with paper statements, if your account is not maintained in good standing.
6. **Cancellation.** We reserve the right, at any time, to stop providing you electronic statements and communication and provide you with paper statements and communications. Definitions used in this consent:
7. Please note, we may be unable to fulfill and service Quick Loans Products in a language other than English. Future Communications may be in English only. If you are not fluent in English, you should consider obtaining the services of an interpreter or taking other steps to ensure you understand the transaction before entering into it and to explain any future Communications in English.