

AGREEMENT TO ELECTRONIC COMMUNICATIONS

You agree that Green Dot Bank and its affiliates and third party service providers (“we” or “us”) may provide agreements and disclosures related to your Account and all related services to you electronically (via email or on our website) instead of in paper form. As used herein “Account” means the credit card account and collateral account you have with us.

You agree to provide us with and maintain a valid email address for information that will be delivered by email and that you will promptly notify us of any change in your email address. You understand that our ability to provide you information by email is dependent upon the maintenance of a valid email address. For information that will only be provided via our website, such as statements/transaction histories, it is your responsibility to check the website for current information.

Consent to Electronic Disclosures. You consent, understand and agree that: (i) you will receive all communications relating to your Account in electronic form, (ii) you meet the minimum access requirements specified below, (iii) the consent shall last until you withdraw consent, and (iv) the communications covered by your consent may include, but are not limited to:

- This Agreement to Electronic Communications and any updates;
- Agreements (including the Collateral Account Agreement and Cardholder Agreement) and disclosures and amendments thereto;
- Privacy Policy of Green Dot Bank and other privacy statements or notices (by posting such notices on our website)
- any disclosure required by federal, state or local law, including disclosures under the Truth in Savings Act, Truth in Lending Act, Electronic Fund Transfer Act, the Equal Credit Opportunity Act, the Fair Credit Reporting Act and the financial privacy provisions of the Gramm-Leach-Bliley Act;
- billing or account statements;
- letters, notices or alerts regarding your Account and any changes to your Account; and
- other disclosures, notices or communications in connection with the application for, the opening of, maintenance of or collection of your Account.

Withdrawal of Consent. Consent to this agreement is a requirement of having an Account. In order to withdraw your consent, you will need to close your Account. See your Cardholder Agreement for more information on closing your Account and the consequences of doing so.

Hardware and Software Requirements. In order to receive the categories of information referenced above by electronic communication, you must have the following hardware and software requirements:

- a personal computer
- Microsoft Windows 7 or Mac OS 10.X or higher
- a secure (encrypted) Web Browser (Firefox 38 or higher, Internet Explorer 11 or higher, Chrome 43 or higher, Safari 8 (Mac) or higher)
- Internet access through an Internet Service Provider (ISP)
- a valid email address
- for viewing electronic account statements, Adobe Reader. To download a free copy of Adobe Reader, please visit <https://get.adobe.com/reader/>

We may change these requirements from time to time. If any of these requirements are changed, we will update this document accordingly.