

## **ELECTRONIC COMMUNICATIONS AGREEMENT**

**Agreement to Electronic Communications.** By agreeing to the Electronic Communications Agreement, you agree and provide your electronic signature to this Electronic Communications Agreement. Under this Electronic Communications Agreement, you agree that Green Dot Bank (“we” or “us”) may provide agreements and disclosures related to the cards, accounts and all related services to you electronically (via email or on our website) instead of in paper form. During the term that you maintain an account 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 periodic statements/transaction histories, it is your responsibility to check the website for current information.

### **Electronic Records and Communications Act Disclosures**

**You consent, understand and agree that: (i) this Agreement will be entered into electronically, (ii) you meet the minimum access requirements specified below, (iii) the consent shall last until you withdraw consent, and (iv) the following categories of information may be provided by electronic communication:**

- Agreements (including the Cardholder Agreement or Deposit Account Agreement, as applicable to you) and disclosures and amendments thereto
- Privacy Policy of Green Dot Bank
- Balance, activity and certain other information on your account(s)
- Periodic statements, authorizations and transaction histories for your account(s)
- Notices to you of the resolution of any claimed error on your periodic statements
- Notices with respect to any changes to the Agreement or any other notices or communications required or permitted by law or regulation including, without limitation, notices of changes in terms provided under Regulation E
- Inquiries or notices to you about transactions made

We may mail paper copies of any of the foregoing, in addition to or instead of sending them to you electronically, at our discretion.

**You have the right to withdraw your consent to have future instances of the above-referenced categories of information made available to you by electronic communication.** If you withdraw your consent, you will no longer be able to utilize our online features and services, including, but not limited to, Online Bill Pay, Online Bank Transfer and Send Money services. In addition, you may experience a delay in obtaining information regarding your accounts. Your withdrawal shall not apply to information properly provided before the withdrawal takes effect.

**For Green Dot deposit accounts (such as the Green Dot Cash Back Visa Debit Card), consent to this Agreement is required. In order to withdraw your consent, you will need to close your deposit account.**

To withdraw your consent (for non-deposit accounts only), after logging in to your account, visit [Change Preferences](#), and update your preference from the Electronic Communications Agreement option. You can update your contact information online or by calling us at 1-866-795-7597. The withdrawal of consent will take effect no more than fourteen (14) calendar days after you provide us with notice of the withdrawal.

You may obtain a paper copy of any electronic communications (including a copy of this Agreement) free of charge by providing a written request addressed to Green Dot Bank, P.O. Box 5100, Pasadena, CA 91117-0100. Such a request will not be considered a withdrawal of consent to receive information by electronic communication unless you expressly withdraw your consent in such request.

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 2000, Microsoft Windows XP with Service Packs 1 and 2, Microsoft Vista, Microsoft Windows 7, or Mac OS 10.X or higher
- a secure (encrypted) Web Browser (Firefox 3.6 or higher, Internet Explorer 8.0 or higher, Chrome 4.0 or higher, Safari 4.0 (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 <http://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.

(Rev. 2/2016)