



V1 DATE

ELECTRONIC COMMUNICATIONS DISCLOSURES AND AGREEMENT

This Electronic Communications Disclosure and Agreement (this "Agreement") applies to all electronic communications for the deposit accounts established for you by Lewis & Clark Bank, Member FDIC (each, an "Account," and collectively, the "Accounts") using the services provided by [Sendola Corp.] d/b/a [Sendola Corp.] ("[Sendola Corp.]",) via www.sendola.io (the "Website") or the [Sendola Corp.] mobile application ("Mobile App"). "We", "us", "our", refers to [Sendola Corp.] and/or Lewis & Clark Bank, Member FDIC. "You" and "your" mean the person identified on the Account. "Communication" or "communications" means any message, correspondence, document, writing, disclosure, or other information we may provide to you electronically for or relating to the Accounts. We designed the Accounts for natural persons who choose to communicate with us electronically and who are able to receive notices and communications exclusively through the Website, the Mobile App, or by electronic mail ("e-mail").

1. Scope of Communications to Be Provided in Electronic Form. When you apply for an Account, you agree that any communications will be provided in electronic format, to the extent allowed by law, and we will not send paper communications. Your consent to receive electronic communications and transactions includes:

- a. All legal and regulatory disclosures and communications associated with the Accounts and any related products or services;
- b. The legal agreements for all Accounts and any notices about changes in terms;
- c. Privacy policies and notices;
- d. Responses to claims filed with the Accounts;
- e. Notices regarding overdue payments and collection notices; and
- f. All other communications from us for the Accounts and any related transactions, products, or services.

2. Method of Providing Communications in Electronic Form. We will provide all communications in electronic form either: (a) by email; (b) through the Website, or (c) through the Mobile App.

3. How to Withdraw Consent. You may withdraw your consent to receive communications in electronic form by emailing support@sendola.io. If you withdraw your consent, we will send you a notice and advise you of the last date you will be able to make deposits, withdrawals, transfers, and payments to and from your Account. The legal validity and enforceability of our prior electronic communications are not affected if you withdraw consent to electronic delivery of communications.

4. Consequences of Withdrawing Consent. If you do not agree to receive all communications from us in electronic form, you may not open an Account with us. If you



withdraw your consent after providing consent to delivery and receipt of electronic communications, we will close your Account and terminate your relationship with us.

5. How to Update Records. You will need to provide us with a valid, accurate, and complete email address, mobile and residential telephone numbers (if you have a residential telephone), contact information, and other information for electronic communications. You agree to promptly update any changes in this information using the Website or Mobile App. Your timely and complete notification to us of your latest contact information will allow us to send communications to you, otherwise we will send communications to the last known e-mail address you provided to us.

6. Hardware and Software Requirements. In order to access and retain electronic communications, you will need the following computer hardware and software: (a) a computer with an Internet connection; (b) current "web browser" that includes 128-bit encryption with cookies enabled; (c) a current version of Adobe Acrobat Reader to open documents in .pdf format; (d) a valid email address (the primary email address designated by you); and (e) sufficient storage space to save past communications or an installed printer to print them. We will update these requirements as necessary to preserve the ability to receive electronic communications and notify you if there is a V1 DATE

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substantial change in these requirements.

7. Requesting Paper Copies. We will not send paper copies of any communication. You may obtain a paper copy of any electronic communication by printing it from the Website or Mobile App.

8. Electronic Communications Are Writings. All communications in electronic form from us to you are considered "in writing." You may want to print or download a copy of this disclosure and any other electronic communications. We will maintain electronic copies of all records related to your Accounts according to our record retention policy.

9. Federal Law. You acknowledge that consent to electronic communications is being provided for a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act (the "E-SIGN Act") and that you and we both intend that the E-SIGN Act applies to all transactions between us.

10. Termination/Changes. We may discontinue the provision of electronic communications or terminate or change the terms and conditions upon which electronic communications are provided, but we will provide you with notice of any such termination or change.