

CONSENT TO RECEIVE ELECTRONIC DISCLOSURES

Please read the following information carefully and retain it for future reference.

DEFINITIONS: The words "we," "us," and "our" mean The Bank of Missouri, including any successor, assignee or agent of creditor, and the words "you" and "your" mean the individual that submitted a Prequalification Form for credit. "Disclosures" means any information that we are required by law to provide to you in writing in connection with your Account. Disclosures include any credit agreement, periodic statement, privacy notice, adverse action notice or other notice that we may provide to you electronically.

CONSENT: By applying for credit, you agree that we may provide Disclosures to you electronically.

METHOD OF ELECTRONIC COMMUNICATION: All Disclosures that we provide to you electronically will be provided either (i) directly to any email address you provide on your Prequalification Form (or any updated address you provide later) or (ii) on our website. If Disclosures are provided on our website, we will give you our appropriate website address in advance and send an email or regular mail notice if that address changes.

PAPER COPIES: You may request a paper copy of any Communication by calling 1-800-316-4202 or emailing us at service@curae.com.

HARDWARE AND SOFTWARE REQUIREMENTS: Before you consent, you should consider whether you have the required hardware and software capabilities described below. To access, view and retain Disclosures, you will need:

- A valid working email account; and
- Access to a computer, operating system and telecommunications connections to the Internet capable of receiving, accessing, displaying and either printing or storing Disclosures electronically.

CHANGES: We will notify you of any changes to these requirements that create a risk that you may not be able to receive Disclosures electronically.

WITHDRAWING CONSENT: You are free to withdraw your consent to receive Disclosures electronically at any time by calling 1-800-316-4202 emailing us at atservice@curae.com. If you withdraw your consent, the legal effectiveness, validity and/or enforceability of prior electronic Disclosures will not be affected. Any such withdrawal will be effective only after we have a reasonable period of time to process your withdrawal. We will not charge you a fee for withdrawing your consent.

CHANGE TO YOUR CONTACT INFORMATION: You agree to inform us immediately of any change in your email address by calling 1-800-316-4202 or emailing us at service@curae.com.

ACKNOWLEDGING YOUR ABILITY TO ACCESS DISCLOSURES: By clicking the checkbox or submitting the Unique Application Code provided to you, you acknowledge that you can access Disclosures in the formats described above.