

CONSENT TO ELECTRONIC COMMUNICATIONS:

You agree and consent to transact business with Balance Credit, LLC, Balance Credit of Utah, LLC, Balance Credit of Wisconsin, LLC, B Credit Solutions, LLC, B Sourcing Solutions, LLC and/or SunUp Financial, LLC, all d/b/a BalanceCredit.com, and their affiliates and subsidiaries, and/or CC Connect, a division of Capital Community Bank, and its agents, successors, servicers, sub-servicers and assigns (collectively, "us," or "we"), through electronic communications.

You agree that:

- Any disclosure, notice, record or other type of information that is provided to you in connection with your transaction with us, including but not limited to, the Loan Agreement, this Consent, the Truth in Lending disclosures set forth in the Loan Agreement, the Line of Credit Disclosure and Account Agreement, the Privacy Notice, periodic billing statements, change-in-terms notices, fee and transaction information, delayed disbursement letters, notices of adverse action, transaction information, validation of debt notices, and debt collection letters (collectively, "Communications"), may be sent to you electronically via electronic mail from us or any vendor/servicer contracted through us at any time.
- We will not be obligated to provide any Communication to you in paper form unless you specifically request us to do so or as otherwise required by law.
- You will update your email address on file with us no later than five (5) days after any change.
- You may obtain a copy of any Communication by contacting us at legal@balancecredit.com, by calling us at 855-942-2526, or in writing by mail to Balance Credit, Attention: Customer Service, P.O. Box 4356 DEPT # 1557, Houston, TX 77210-4356 with the details of such request. You can withdraw your consent to ongoing electronic communications in the same manner and ask that Communications be sent to you in paper or non-electronic form. We will provide you with paper copies at no charge. If you decide to withdraw your Consent, the legal effectiveness, validity, and enforceability of prior electronic communications will not be affected.
- In order to receive electronic communications in connection with this transaction, you must have the following: (1) Access to the Internet; (2) An active email account; (3) Software capable of receiving email through the Internet; (4) A supported Web browser software (Microsoft IE 11, the latest 2 versions of Microsoft Edge, the latest 2 versions of Chrome, the latest 2 versions of Safari and the latest 2 versions of Firefox) that supports the Secure Socket Layer (SSL) protocol; and (5) Hardware capable of running this software. To ensure ease of viewing and optimal printing in PDF format of your transaction document(s), you must have Adobe Reader.
- We may amend (add to, delete or change) the terms of this Consent without notice.