



Consent to Electronic Disclosures, Communications, and Signatures

PLEASE CAREFULLY READ THIS CONSENT TO ELECTRONIC DISCLOSURES, COMMUNICATIONS, AND SIGNATURES (THIS "CONSENT") AND PRINT A COPY AND/OR RETAIN THIS CONSENT ELECTRONICALLY FOR FUTURE REFERENCE.

By proceeding with your inquiry or application, you are acknowledging and agreeing to conduct transactions electronically with EZMax Loans, to sign documents and contracts electronically, and to receive by electronic delivery documents, contracts, notices, communications, and legally-required disclosures (collectively, "Disclosures"). You also are agreeing to all of the terms and conditions in this Consent. If you do not agree to conduct transactions electronically with EZMax Loans, to sign documents and contracts electronically, to receive Disclosures by electronic delivery, or to all of the terms and conditions in this Consent, do not proceed with your inquiry or application.

Introduction. You are submitting an online inquiry or application to EZMax Loans (the "Company," "we," "us," or "our"). In order for us to (a) process your inquiries and applications, (b) use and accept electronic signatures, and (c) electronically provide disclosures and other communications related to your inquiries and any credit or other transaction documents that we may enter into with you (now or in the future), we must obtain your authorization as provided in this Consent. This Consent sets forth your rights related to receiving disclosures, notices, information and communications from us electronically.

Scope of Consent. This Consent applies to all electronic transactions between you and us. If you agree to this Consent, we will interact electronically with you during this transaction and future transactions. By agreeing to this Consent and the electronic delivery of Disclosures, you agree that we may provide electronically (but are not obligated to provide electronically) any and all communications relating to your inquiries and application and any account, credit, or services that may be extended to you (now or in the future). Disclosures and communications that may be provided to you electronically include but are not limited to: (a) your inquiries and credit applications; (b) any credit agreement, loan agreement, credit services disclosures and contracts, and this Consent; (c) Notices of Adverse Action and related disclosures, Privacy Policy notices, federal and/or state-mandated brochures and disclosures, and account and transaction information; and (d) disclosures and information about your inquiries, applications, accounts, or your business relationship with us.

Option for Paper or Non-Electronic Records. You request to receive one or more Disclosures in paper copy by submitting your written request to EZMax Loans, Customer Service C/O Disclosures; Victoria, Texas 77904 - include your name, address, telephone number and, if applicable, account number in all requests. We will provide paper copies at no charge. We will retain copies of all Disclosures as required by applicable law.

Technology Requirements for Receiving Disclosures and Doing Business Electronically. Before you decide to do business electronically with us, you should consider whether you have the required hardware and software capabilities described below.

Hardware and Software Requirements. To access and retain the Disclosures electronically, you will need to use the following computer software and hardware: A personal computer (PC) or Apple OS compatible computer or other device capable of accessing the Internet and an Internet browser software program that supports at least 128-bit strong encryption, such as Microsoft® Internet Explorer, Mozilla Firefox®, or Google Chrome®. To read some Disclosures, you may need a Portable Digital File (PDF) reader like Adobe® Acrobat Reader® or Foxit®. In order to print or store Disclosures, you will need a printer or a long-term storage device, such as your computer's disk drive. If at any time during this transaction or your business relationship with us these technological requirements change in a way that creates a material risk that you may not be able to receive Disclosures electronically, we will notify you of these changes. For questions regarding the hardware and software requirements, you may write to EZMax Loans, Attn: Electronic Disclosures Customer Service, 1214 E Mockingbird; Victoria, Texas 77904- include your name, address, telephone number and, if applicable, account number in all requests.

By proceeding with your inquiry or application, you acknowledge and agree that you have the technological capacity to receive and access Disclosures in the designated formats as described above.

Withdrawing Consent. You may withdraw your agreement to this Consent at any time and at no charge. However, if you withdraw your agreement to this Consent before obtaining services from us, the withdrawal of your Consent may prevent you from obtaining such services. If at any time you wish to withdraw your agreement to this Consent, you can send us your written request to withdraw your Consent by mail to EZMax Loans, Attn: Legal Department C/O Consent Disclosures; Victoria, Texas 77904. If you withdraw your Consent, the legal effectiveness, validity, and enforceability of Disclosures, signatures, etc. made prior to the effective date of your withdrawal will not be affected.

Note that it may take up to three business days from receipt to process your withdrawal request.

Change to Your Contact Information. You must tell us when your e-mail address or mailing address changes by writing to us at to EZMax Loans, Attn: Customer Service C/O Contact Information, 1214 E. Mockingbird; Victoria, Texas 77904 - include your name, address, telephone number and, if applicable, account number in all requests.

By proceeding with your inquiry or application, you acknowledge that you have reviewed in its entirety, understand and agree to the Consent to Electronic Disclosures, Communications and Signatures set forth above.