

E-Sign Disclosure and Consent Notice

This E-Sign Disclosure and Consent Notice ("Notice") applies to all communications for services provided by WageCard and our affiliates ("Worklio" or "We"). Communications you receive in electronic form from Worklio will be considered "in writing."

By using Worklio electronic and online services ("Electronic Services") you hereby consent to this Notice and affirm that you have access to the hardware and software requirements identified below. In addition, you must review and accept the terms of these services on the Worklio website. If you do not consent to this Notice or you withdraw your consent, you will be restricted from using Electronic Services and will be charged fees for paper notices, as described on the Worklio Terms and Conditions on the Worklio website

COVERED COMMUNICATIONS

May include, but are not limited to, disclosures and communications we provide to you regarding our services such as: (i) terms and conditions, privacy statements, notices, and any changes thereto; (ii) deposit and transaction information; and (iii) customer service communications ("Communications").

METHODS OF PROVIDING COMMUNICATIONS

We may provide Communications to you by email, text message, or on the Worklio websites, mobile applications, or mobile websites (including via "hyperlinks" provided online, in e-mails, or in text messages).

HARDWARE AND SOFTWARE REQUIREMENTS

To access and retain electronic Communications, you must have:

- A valid email address or mobile phone number;
- A computer, mobile phone, tablet or similar device with internet access and current software or applications that are capable of receiving, accessing, displaying, and either printing or storing Communications received in electronic form;
- Sufficient storage space to save Communications (whether presented online, in e-mails, in text messages or PDF) or the ability to print Communications.

We may request that you respond to an email or text message to demonstrate you are able to receive these Communications.

HOW TO WITHDRAW YOUR CONSENT

You may withdraw your consent to receive electronic Communications by writing to us at

WageCard Support, Cardplatforms, LLC.

PO Box 951004

South Jordan, UT 84095-1004

or support@mywagecard.com.

Your withdrawal of consent will cancel your agreement to receive electronic Communications, and therefore, your ability to use our Electronic Services.

REQUESTING PAPER COPIES OF ELECTRONIC COMMUNICATIONS

If you request a paper copy of any Communications, we will mail you a copy via U.S. Mail. To request a paper copy, contact us by writing to us at

WageCard Support, Cardplatforms, LLC.

PO Box 951004

South Jordan, UT 84095-1004

or support@mywagecard.com.

Please provide your current mailing address so we can process this request. Worklio will charge you a fee for this service as described on the Worklio Terms and Conditions on the Worklio website

UPDATING YOUR CONTACT INFORMATION

It is your responsibility to keep your primary email address and/or mobile phone number current so that Worklio can communicate with you electronically. You understand and agree that if Worklio sends you a Communication but you do not receive it because your primary email address and/or mobile phone number on file is incorrect, out of date, blocked by your service provider, or you are otherwise unable to receive electronic Communications, Worklio will be deemed to have provided the Communication to you.

You can update your primary email address or other information on the Worklio website or by writing to us at us at

WageCard Support, Cardplatforms, LLC.

PO Box 951004

South Jordan, UT 84095-1004

or support@mywagecard.com.

FEDERAL LAW

You acknowledge and agree that your consent to electronic Communications is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act, and that you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

TERMINATION / CHANGES

We reserve the right, in our sole discretion, to discontinue the provision of your Communications, or to terminate or change the terms and conditions on which we provide Communications. We will provide you with notice of any such termination or change as required by law.