

E-Sign Agreement/Consent to Electronic Communication

Communications to Be Provided in Electronic Form

As part of your relationship with Cleo and WebBank (for Cleo Credit Builder Card,) Cleo wants to ensure you have all of the information you need to effectively manage your account. By choosing to use the Cleo Builder Subscription ("Subscription") and the Cleo Credit Builder Card ("Card") you will receive from time to time disclosures, notices, documents, and any other communications about the Card, the Subscription, or Cleo from Cleo ("Communications") and/or WebBank.

Please note, the Cleo Credit Builder Card is issued through our partner WebBank, Member FDIC.

Cleo is required by law to give you certain information "in writing" – which means you are entitled to receive it on paper. Because Cleo can only provide the benefits of the Card by conducting business through the Internet, we need your consent to receive required Communications electronically and to use electronic records and signatures in our relationship with you.

This section informs you of your rights when receiving electronic Communications from or through Cleo.

Communications in Writing

By accepting this Agreement, you agree that electronic Communications shall be considered "in writing" and have the same meaning and effect as if provided in paper form, unless you have withdrawn your consent to receive Communications electronically as stated below. If you consent, you agree that we have no obligation to provide you Communications in paper format.

Scope of Communications to Be Provided in Electronic Form

Your consent to receive electronic communications ("Electronic Records") and transactions includes, but is not limited to:

- All legal and regulatory disclosures and communications associated with your Cleo Credit Builder Card, including periodic statements (which will be provided in the form of e-statements)

- Change-in-terms notices related to your Cleo Credit Builder Card account;
- Privacy policies and notices;
- Responses to claims and disputes filed in connection with your Cleo Credit Builder Card account;
- Notices regarding insufficient funds or negative balances; and
- All other communications between us and you concerning your Cleo Credit Builder account and any related transactions, products or services.

Hardware, Software and Operating System Minimum Requirements

You understand that, in order to view and/or retain copies of the electronic Communications, you will need:

- A mobile device that meets the requirements [iOS 10 or later, or android 6] of the Cleo Application (Cleo's proprietary mobile application);
- You will also need a valid email address, sufficient storage space to save Communications on your device or the capability to print the Communications from the device on which you view them.

Changes to Hardware, Software and Operating System Requirements

If our hardware or software requirements change, and that change would create a material risk that you would not be able to access or retain your Electronic Records, we will give you notice of the revised hardware or software requirements. Continuing to use the Subscription after receiving notice of the change is reaffirmation of your consent.

Withdrawing Consent

You may withdraw your consent to receive Communications electronically by contacting us at team@meetcleo.com. If you withdraw your consent, we reserve the right to limit or close your Cleo Credit Builder Card Account. If you withdraw your consent, the legal validity and enforceability of prior Communications delivered in electronic form will not be affected. You agree to pay any amount owed to Cleo for your Cleo Credit Builder Card Account and your Cleo Builder Subscription as outlined in the cardholder agreement.

Updating Records

It is your responsibility to provide us with a true, accurate and complete email address, contact, and other information related to your Cleo Builder Subscription and Cleo Credit Builder Card Account and to maintain and update promptly any changes in this information. As noted above, you can update your User Information in the Cleo Mobile Application or by emailing us at team@meetcleo.com.