

CONSENT TO USE ELECTRONIC SIGNATURES AND RECORDS

We are required by law to provide you with certain Records regarding this transaction. With your consent, we can deliver such Records to you quickly and conveniently by displaying or delivering the Records to you electronically and requesting that you retain for your future reference by (a) printing the Records and retaining the printed copy; or (b) downloading the Records and retaining the electronic copy.

THIS CONSENT CONTAINS IMPORTANT INFORMATION WHICH YOU ARE ENTITLED TO RECEIVE BEFORE YOU CONSENT TO ELECTRONIC DELIVERY OF RECORDS. YOUR CONSENT PERMITS THE GENERAL USE OF ELECTRONIC RECORDS AND ELECTRONIC SIGNATURES IN CONNECTION WITH THIS TRANSACTION. PLEASE READ THIS NOTICE CAREFULLY AND PRINT OR DOWNLOAD A COPY FOR YOUR FILES.

1. DEFINITIONS.

As used herein:

- “Account” means your checking, savings, money market, loan, line of credit, credit card, debit card or any prepaid card you have or obtain from us, as well as any online product or service offered through our websites in which you have enrolled which is not otherwise governed by a Consent To Use Electronic Signatures And Records.
- “Records” means all documents that you obtain from us that are related to this transaction, such as your credit application, your customer agreements, amendments to your customer agreements, consumer disclosures, billing statements, online bill payments and payment authorizations, transaction histories, privacy policies, extension and modification agreements, other servicing documents, and all other communication or information related to the Account, including any records we are required by law to provide to you in writing during the term of our business relationship with you.
- “We,” “Us,” “Our,” “BB&T,” “SunTrust,” and “Truist,” means the Truist entity where your Account is held.
- “You” and “Your” means the person giving this consent.

2. SCOPE OF CONSENT.

By giving Your consent, You agree to conduct this transaction with Us using either Your computer or mobile device to receive, view and electronically sign transaction Records. You agree that such electronic signatures may consist of clicking on buttons and/or checking boxes where indicated. You also consent to the use of electronic Records displayed on the computer You are using, as well as any Records that We send to You electronically. We may provide Records to You electronically by emailing them to You at Your email address; such email may include the Records as attachments or as embedded links to a website that We operate and control.

Your consent will remain effective for the scope of this transaction. Giving Your consent, however, does not automatically enroll You in a particular Account. You must separately enroll in each Account that You wish to use.

3. WITHHOLDING CONSENT.

If You do not consent to the use of electronic signatures and Records, You can complete Your transaction by visiting one of our physical locations in person to use paper documents that We will

provide You. In addition, if you give your consent, but withdraw it before completing your transaction, you will not be able to complete your transaction online or using electronic signatures and documents.

4. HOW TO UPDATE YOUR CONTACT INFORMATION.

You agree to provide us with your accurate personal contact information and to promptly notify us of any changes. You can update your contact information (including your email address) by contacting us at 844-4Truist (844-487-8478). You can also update your contact information through the online banking service.

5. HARDWARE AND SOFTWARE REQUIREMENTS.

In order to use electronic signatures and Records you must have access to the following technology:

- A Current Version (defined below) of an Internet browser, such as Safari, Chrome, or Firefox;
- A connection to the Internet;
- A Current Version of a program that accurately reads and displays PDF files; and
- A computer and operating system capable of supporting all of the above. You will also need a printer if you wish to print out and retain records on paper and electronic storage if you wish to retain records in electronic form.

By “Current Version,” we mean a version of the software that is currently being supported by its publisher. We reserve the right to discontinue support of a Current Version of software if, in our sole opinion, it suffers from a security flaw or other flaw that makes it unsuitable for use.

You will also need a working email account to receive, view, sign and print your Records. To verify that you have all of the necessary hardware and software for you to use electronic Records and signatures on your devices, please verify that you were able to read this electronic disclosure and that you also were able to print on paper or electronically save this page for your future reference and access or that you were able to e-mail this document to an address where you will be able to print on paper or save it for your future reference and access.

6. CONSENT TO USE ELECTRONIC SIGNATURES AND RECORDS.

By checking the “I Agree” box, You hereby attest and agree that:

- You have read this consent;
- You will use electronic signatures and Records to complete your transaction;
- The electronic signatures and Records will have the same legal effect as written and signed paper documents; and
- You have the necessary hardware and software to view, save and print copies of Records and to receive Records that we send to you by email.