

CONSENT FOR USE OF ELECTRONIC RECORDS AND SIGNATURES

Please read this information carefully and print or store a copy for future reference.

Description of Disclosures and Consent

You understand and agree that you are applying through this website for a closed-end or open-end loan to be made by Celtic Bank, a Utah industrial bank, located at 268 South State Street, Suite 300, Salt Lake City, UT 84111. In this Consent for Use of Electronic Records and Signatures, the words “we,” “us,” and “our” mean Celtic Bank, its successors and any subsequent holder or assignee of loans made by Celtic Bank, as well as any designated service provider to Celtic Bank, its successors and any subsequent holder or assignee of loans made by Celtic Bank.

You are entitled to receive certain disclosures if you apply for and obtain this closed-end or open-end loan (the “Loan”), including disclosures related to: (i) our response to your Loan application; (ii) any authorization or instructions you may give us, your employer, and your financial institution about the disbursement and repayment of your Loan; (iii) our explanation about how nonpublic personal information about you may be collected, shared and used by us and other parties; (iv) the promissory note or revolving line of credit agreement that explains your rights and responsibilities in connection with the Loan, including but not limited to the promise to pay the Loan and the Arbitration Provision contained in the promissory note or revolving line of credit agreement; and (v) the servicing and collection of any Loan you receive (collectively, the “Disclosures”).

To apply for and obtain this Loan, your consent to use and accept certain signatures, records, and Disclosures in electronic form is required. This consent applies to the Disclosures, any application you submit for a Loan, and any Loan made to you. For services you receive through this website, we may provide Disclosures to you directly through the website, we may send Disclosures to you at the most recent email address we maintain for you in our records, or both.

Certification of Information

You certify that all information in your application for a Loan made by Celtic Bank is true, correct, complete and given for the purpose of obtaining the Loan. You understand and agree that we may obtain consumer credit reports about you as permitted by law in connection with originating, reviewing, collecting, and servicing the Loan. You authorize us to verify information in your application with an employer, financial institution, or a third party that can verify such information, and authorize those parties to disclose information at our request to verify this information and as otherwise permitted by law and any Loan agreement between you and us. Our [Privacy Policy](#) explains how your nonpublic personal information may be used and shared and explains your privacy rights. Please review this notice for more details.

Paper Copies of Disclosures

If you consent to the electronic delivery of the Disclosures, you may print a paper copy of those Disclosures. You may also receive a paper copy of any Disclosure provided to you electronically by writing to Celtic Bank, c/o FinFit Ops, LLC, 272 Bendix Road, Suite 525, Virginia Beach, VA 23452 or by calling toll-free at (888) 928-7248. There may be a fee for paper copies of certain documents.

Withdrawing Consent to Electronic Delivery

You may withhold your consent for electronic delivery of the Disclosures by exiting this website without completing and submitting your Loan application. If you withhold your consent for electronic delivery of the Disclosures, you cannot apply for the Loan through this website. If at any time after you obtain a Loan, you wish to withdraw your consent for electronic delivery of Disclosures, you may do so by sending your request in writing to Celtic Bank, c/o FinFit Ops, LLC, 272 Bendix Road, Suite 525, Virginia Beach, VA 23452 or by calling toll-free at (888) 928-7248. If you decide to withdraw your consent for electronic delivery of Disclosures, any and all prior electronic Disclosures and records will remain legally effective, valid, and enforceable.

Hardware and Software Requirements

To access, electronically sign and keep Disclosures that are provided to you electronically, you will need a working computer or other mobile device that provides you with secure access to the Internet and an Internet software browser program that supports at least 128-bit encryption, such as Microsoft® Internet Explorer, Netscape® or Mozilla® Firefox. To read some Disclosures, you will need the ability to view HyperText Markup Language (HTML) files and you may need a PDF (Portable Document Form) file reader, such as Acrobat Reader Xpdf® or Foxit®. If these requirements change while you are maintaining an active relationship with us, and the change creates a material risk that you may be unable to receive Disclosures electronically, we will notify you of these changes. You will need a printer or long-term storage device, such as your computer's disk drive, to keep or print a copy of the Disclosures for future reference. You must be able to read and receive our email messages at a valid and working email address that contain Disclosures and information about the Loan. We will contact you using your last known email address. To contact us with questions about hardware and software requirements, please contact us by writing to Celtic Bank, c/o FinFit Ops, LLC, 272 Bendix Road, Suite 525, Virginia Beach, VA 23452 or by calling toll-free at (888) 928-7248.

To verify that you have the necessary hardware and software, try to save or print a copy of this screen. If what you save or print looks like what you see on the screen, you have the necessary hardware and software. By giving your consent below, you are confirming that you have access to the necessary hardware and software and that you are able to receive, open, and print or keep the Disclosures for your records.

Updating Email Address

You are responsible for informing us about your current email address so we can communicate with you electronically. If you provide us with an email address in your Loan application, you should notify us of changes in such address by writing to Celtic Bank, c/o FinFit Ops, LLC, 272 Bendix Road, Suite 525, Virginia Beach, VA 23452 or by calling toll-free at (888) 928-7248. If we send Disclosures to you electronically but you do not receive them because your email address on file is incorrect, out of date, blocked by your service provider or for other reasons outside our control, you understand and agree that we will be deemed to have provided the Disclosures to you if we send those Disclosures to you at your last known email address. Please confirm that your spam filter does not block or re-route the email messages we send to you.