

CONSENT FOR USE OF ELECTRONIC RECORDS AND SIGNATURES

Please read this Consent for Use of Electronic Records and Signatures carefully and retain it for your future reference. This Consent contains the general terms and conditions regarding Communications related to the demand deposit account (the "Account") made available to eligible consumers by FinFit Ops, LLC ("FinFit"), the program partner responsible for managing the Account program offered by Choice Financial Group (the "Bank"), a North Dakota bank located at 4501 23rd Avenue S, Fargo, ND, 58104.

In this agreement, "we," "us," "our," and "FinFit" mean FinFit Ops, LLC. "You" and "your" refers to you, an applicant for and/or the owner of the Account, as well as your personal representatives, executors, administrators, and successors who is signing up for a FinFit Account. "Communications" means disclosures, notices, agreements, fee schedules, privacy policies, statements, records, documents, and other information we provide to you, or that you sign and submit or agree to at our request.

FinFit is dedicated to providing the best online banking experience possible, including providing information to you electronically. By accepting this agreement, you agree that you are willing and able to receive Communications in electronic form, and consent to receive Communications in electronic form. If you do not give your consent to receive Communications in electronic and not paper form, you may not open a FinFit Account. If you withdraw your consent to electronic Communications at any point after providing consent hereunder, we reserve the right to terminate your Account.

Delivery Methods

We will deliver Communications to you electronically, either through the FinFit website www.FinFit.com ("Website"); the FinFit mobile app ("App"); text or SMS messages ("Text Messages"); or through electronic mail ("E-mail"). If we do not deliver Communications to you through the above manners, we will tell you where you can go to receive such Communications.

We may be required by law to deliver certain Communications to you on paper even though you have consented to receive it electronically.

Updating Contact Information

It is your responsibility to maintain accurate and current contact information so that we may send you electronic Communications. You can update your email address and other contact information by logging into your online account at www.FinFit.com, in the "Settings" section, or by emailing us at ffcustomerservice@finfit.com.

Requesting Paper Copies

We may choose to make paper copies of certain electronic Communications available upon request but assume no obligation to do so. You may obtain a paper copy of an electronic Communication by printing it or by requesting we mail a paper copy. You may make requests for paper copies by emailing us at ffcustomerservice@finfit.com. There may be a fee for paper copies of certain Communications.

Communications in Writing

We are required by law to give you certain information in writing. All Communications delivered to you in either electronic or paper format will be taken as information delivered "in writing."

Withdrawing Consent

You have the right to withdraw your consent to this agreement at any time. Withdrawing consent will terminate your FinFit Account. You may withdraw consent by emailing us at ffcustomerservice@finfit.com.