

## Pay Tgthr e-sign agreement

### Chapter 1. Pay Tgthr E-Sign Consent

Pay Tgthr, Inc. and its affiliates and third party service providers (“Pay Tgthr”) may provide you with certain communications, notices, agreements, billing statements, or disclosures in writing (“Communications”) regarding our Services. Your agreement to this E-sign Consent confirms your ability and consent to receive Communications electronically from Pay Tgthr, its affiliates, and its third party service providers, rather than in paper form, and to the use of electronic signatures in our relationship with you (“Consent”). If you choose not to agree to this Consent or you withdraw your consent, you may be restricted from using the Services.

### Chapter 2. Electronic Delivery of Communications and Use of Electronic Signatures

Under this Consent, Pay Tgthr may provide all Communications electronically by email to the email you provide as part of your application for the Services, or by making them accessible via the Pay Tgthr mobile application. Communications include, but are not limited to, (1) agreements and policies required to use the Services (e.g. this Consent, the Bank Privacy Notice, the Pay Tgthr Cardholder Agreement), (2) Pay Tgthr Card balances and transaction history, account statements, (3) required federal and state documents. We may also use electronic signatures and obtain them from you.

### Chapter 3. System Requirements

To access and retain the electronic Communications, you will need the following:

- A mobile or desktop device with Internet or mobile connectivity.
- A recent device operating system that supports text messaging, downloading, and applications from the Apple App Store or Google Play store or web access.
- The most recent versions of Apple Safari on iOS or Google Chrome for Android OS.
- The Pay Tgthr mobile app or access to the Pay Tgthr website

### Chapter 4. Withdrawal of Consent to Electronic Communications

You may withdraw your consent to receive electronic Communications at any time, by writing to the Program Manager: Apto Payments, Inc. – Pay Tgthr, 717 Market Street, Suite 100, San Francisco, CA 94103, Attn: Customer Support. However, withdrawal of your consent to receive electronic Communications may result in termination of your access to Services. Any withdrawal of your consent will be effective after a reasonable period of time for processing your request.

## Chapter 5. Updating Your Mobile Phone Number

You can change your mobile phone number by emailing [cardsupport@PayTgthr.com](mailto:cardsupport@PayTgthr.com) or by writing to the Program Manager: Apto Payments, Inc. – Pay Tgthr, 717 Market Street, Suite 100, San Francisco, CA 94103, Attn: Customer Support.