

ALLFI

E-SIGN CONSENT AND ELECTRONIC COMMUNICATION AGREEMENT

Electronic Records, Disclosures, Notices, Statements, and Signatures

Effective date: September 3, 2026

IMPORTANT: BY CHECKING THE CONSENT BOX, TAPPING OR CLICKING “I AGREE,” OR OTHERWISE ELECTRONICALLY ACCEPTING THIS AGREEMENT, YOU CONSENT TO RECEIVE THE CATEGORIES OF RECORDS DESCRIBED BELOW ELECTRONICALLY AND TO USE ELECTRONIC SIGNATURES. YOU MAY WITHDRAW THIS CONSENT, BUT WITHDRAWAL MAY AFFECT YOUR ABILITY TO OPEN OR MAINTAIN A ALLFI SERVICE THAT REQUIRES ELECTRONIC DELIVERY.

This E-Sign Consent and Electronic Communication Agreement (“Consent”) explains how AllFi may provide agreements, disclosures, notices, statements, and other records to you electronically and how you may use electronic signatures in connection with your AllFi account(s) and services. Please read this Consent carefully and save or print a copy for your records.

1. Consent and Scope

1.1 Affirmative consent.

By electronically accepting this Consent, you affirmatively consent to the use of electronic records and electronic signatures in connection with your AllFi account(s) and services. Your electronic acceptance also confirms that you can access, view, and retain this Consent in the electronic form in which it was presented to you.

1.2 Records covered by this Consent.

Unless a product-specific agreement or disclosure states otherwise, this Consent applies to electronic records that AllFi is legally permitted to provide electronically during our relationship with you, including agreements and amendments; terms and conditions; privacy notices and policies; fee schedules; account-opening and servicing disclosures; transaction confirmations, receipts, and histories; periodic statements; notices of changes in terms; error-resolution and dispute communications; payment, transfer, card, remittance, and other transaction-related disclosures; tax or other legally required records to the extent electronic delivery is permitted; and notices concerning suspension, restriction, or closure of a service or account.

1.3 Ongoing scope.

This Consent applies to the categories of records identified above for your current and future AllFi account(s) and services until you withdraw your Consent or this Consent otherwise terminates. A separate financial institution, card issuer, or other provider may require its own electronic-delivery consent. A product-specific consent or disclosure controls if it expressly provides different terms for that product.

1.4 Electronic signatures.

To the extent permitted by applicable law, your electronic signature, checkbox selection, click, tap, typed name, biometric confirmation, or other electronic action intended to show agreement has the same legal effect as a handwritten signature.

1.5 How Electronic Records may be delivered.

Electronic Records may be delivered by email, text message containing a secure link, in-app message, push notification, display within the AllFi application or website, downloadable PDF or HTML, or another electronic method permitted by applicable law. You are responsible for reviewing Electronic Records made available to you.

1.6 Paper delivery at AllFi's option.

This Consent does not require AllFi to provide every record electronically. AllFi may provide any record on paper when it chooses or when applicable law, operational requirements, or a product-specific agreement requires it.

2. Paper Copies and Withdrawal of Consent

2.1 Paper copies.

You may request a paper copy of an Electronic Record previously provided to you by contacting AllFi at 1-800-724-7231 or support@myallfi.net. AllFi does not charge a fee for a paper copy requested under this Consent. A separate provider or product-specific agreement may state a different rule for records that provider is responsible for delivering.

2.2 Right to withdraw.

You may withdraw your consent to electronic delivery prospectively at any time by changing the applicable preference in the AllFi mobile application or website, when that option is available, or by contacting AllFi at 1-800-724-7231 or support@myallfi.net. Withdrawal will become effective within a reasonable period after AllFi receives and processes your request.

2.3 Effect of withdrawal.

Withdrawal does not affect the legal effectiveness, validity, or enforceability of Electronic Records or electronic signatures provided or completed before your withdrawal became effective. AllFi does not offer recurring non-electronic delivery for a service designed to operate electronically only. If electronic delivery is required to open or maintain a particular AllFi account or service, withdrawing this Consent may prevent you from opening that account or service or may result in suspension or closure after any notice required by law and, where applicable, return of any remaining balance. Nothing in this Consent limits a non-waivable right to receive a record on paper when applicable law requires paper delivery.

3. Electronic Contact Information

3.1 Accurate contact information.

You must maintain a current email address and, when used for electronic delivery or security notifications, a current mobile telephone number. You represent that you control or are authorized to use the email address and telephone number you provide.

3.2 Updating your information.

You may update your notification email address or other electronic contact information through the AllFi mobile application, by logging in through the AllFi website, by telephone at 1-800-724-7231, or by email at support@myallfi.net. You should update your information before you stop using an email address or telephone number.

4. Hardware and Software Requirements

4.1 Requirements.

To access and retain Electronic Records, you must have:

- an internet-connected computer, smartphone, or tablet;
- a currently supported web browser, such as Chrome, Edge, Firefox, or Safari, or a current version of the AllFi mobile application, as applicable;
- a valid email address and, when used for delivery or authentication, a mobile telephone number;
- the ability to view HTML content and Portable Document Format (PDF) files, including PDF-viewing software when your device or browser does not provide that capability; and
- sufficient electronic storage to save records or access to a printer if you choose to print them.

4.2 Demonstrating access.

Your ability to view this Consent and then provide your electronic acceptance reasonably demonstrates that you can access information in the electronic form that AllFi will use to provide Electronic Records. If you cannot view, download, or retain this Consent, do not provide electronic consent and contact AllFi for assistance.

5. Changes to Technical Requirements

5.1 Material changes.

If the hardware or software requirements needed to access or retain Electronic Records change in a way that creates a material risk that you will not be able to access or retain a later Electronic Record covered by this Consent, AllFi will provide the revised requirements and inform you of your right to withdraw this Consent without a fee and without any new condition or consequence that was not previously disclosed. AllFi will obtain new electronic consent when required by applicable law.

6. Retaining Electronic Records

6.1 Save or print important records.

You should save or print Electronic Records that are important to you when they are provided or made available. If you have difficulty accessing, viewing, downloading, or retaining an Electronic Record, contact AllFi at 1-800-724-7231 or support@myallfi.net.

7. Transactional Communications and Marketing

7.1 Transactional and legally required communications.

This Consent authorizes electronic delivery of account, servicing, security, fraud, transaction, legal, and other communications covered by this Consent. It does not, by itself, constitute consent to receive marketing calls or marketing text messages where separate consent is required by law.

8. AllFi's Electronic Delivery Rights

8.1 Delivery method and paper communications.

AllFi may change the electronic method used to provide records or may elect to provide a communication on paper, subject to applicable law. A communication from you may be required in paper form or through a specific channel when a law, product-specific agreement, security procedure, or AllFi instruction requires that method.

9. Electronic Acceptance

9.1 Your confirmation.

By checking the consent box, tapping or clicking "I Agree," or otherwise electronically accepting this Consent, you confirm that: (a) you have read and agree to this Consent; (b) you consent to receive the categories of Electronic Records described above electronically; (c) you consent to use electronic signatures; (d) you have the hardware and software described above; (e) you can access, view, and retain this Consent in the form presented to you; and (f) the email address and other electronic contact information you provided are current.

IMPORTANT: PLEASE SAVE OR PRINT AND RETAIN A COPY OF THIS CONSENT FOR YOUR RECORDS.