

Consent to Electronic Document Delivery and Electronic Signatures

You are entitled by law to receive certain information "in writing." Federal and state laws allow us to provide this information to you electronically instead, with your prior consent. We also need your consent to use electronic records and electronic signatures in connection with these documents. Please review the terms.

In this consent, "we," "us," "our" and "Wells Fargo" refer to Wells Fargo Bank, N.A. "You" and "your" refer to the person giving this consent.

1. **Your consent to use electronic records and electronic signatures.** You consent that we may provide to you in electronic form, including through the email address provided by you, a Privacy Notice, account opening disclosures, and credit card agreement. If you are making a purchase, you agree that we may deliver the financing terms for that purchase electronically. We may also use and obtain your electronic signatures. Your consent only applies to this transaction.
2. **Your option to receive paper copies of the disclosures.** If you would like to receive your disclosures in writing, you can contact the merchant to receive a copy at no charge or by calling us at 800-459-8451.
3. **You may withdraw your consent at any time.** You have the right to withdraw your consent at any time at no cost to you. If you withdraw your consent, you will not be able continue with this transaction electronically. You can withdraw your consent by not submitting this transaction electronically.
4. **You must keep your email address current with us.** You must notify us of any change in your email address. You can change your email address by calling us at 800-459-8451.
5. **Hardware and software you will need.** To complete the transaction process, you must have the following:

- A mobile phone capable of receiving SMS text messages.
- Current Version of Internet Explorer, Firefox, Safari, or Chrome;
- Connection to the Internet;
- Active email account; and
- Current Version of a program that accurately reads and displays PDF files (such as Adobe Acrobat Reader).

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 and Wells Fargo. By providing your consent, you are agreeing to use electronic records and signatures. You are also confirming that you have the hardware and software requirements described above, that you can receive and review electronic records, and that you have an active email account.