

## Consent for Electronic Records and Signatures

*Please read this information carefully and print a copy and/or retain this information electronically for future reference.*

**Introduction.** You are submitting a request for online financial services from City Loan, its assignees, service providers and any lender to which City Loan may refer you (hereinafter “we,” “us,” “our,” or “City Loan”). To provide these services, we need your consent (“E-Consent”) to using and accepting electronic signatures, records, disclosures and contract documents (“Records”). This form notifies you of your rights when receiving and signing Records electronically when you do business with City Loan.

**Option for Paper or Non-Electronic Records.** You may save or print a paper copy of any Records provided to you electronically. You may also mail us your written request to City Loan, Attn: Compliance Dept., 3431 Cherry Ave., Long Beach, CA 90807. We will provide paper copies at no charge. City Loan will retain all Records as applicable law requires.

**Scope of Consent.** This E-Consent applies to all interactions online concerning you and City Loan. By providing us with this E-Consent, City Loan will process your information and interact during all online interactions with you electronically. We will also send you Records electronically related to our interactions and transactions. This consent will apply to all interactions with any third-party until and unless you and such third-party agree to a subsequent electronic consent agreement.

**Consenting to Do Business Electronically.** Before you decide to do business electronically with City Loan, you should consider whether you have the required hardware and software capabilities described below. City Loan requires the use of electronic Records and signatures to do business over the Internet. If you do not have the hardware and software required to access and retain the Records, or if you do not agree to the use of electronic Records and signatures, you will not be able to receive any online financial services from City Loan.

**Hardware and Software Requirements.** To access, electronically sign and retain the Records electronically, you will need to use the following computer software and hardware: A working e-mail account, a PC or MAC compatible computer or other device capable of accessing the Internet and an Internet Browser software program that supports at least 128 bit encryption, such as Microsoft® Internet Explorer, Netscape® or Mozilla Firefox®. To read some documents, you may need a PDF file reader like Adobe® Acrobat Reader Xpdf® or Foxit®. If these requirements change while you are maintaining an active relationship with City Loan, and the change creates a material risk that you may not be able to receive Records electronically, City Loan will notify you of these changes. You will need a printer or a long-term storage device, such as your computer's disk drive, to retain a copy of the Records for future reference. Please save and print a copy of this E-Consent to confirm that you have the required hardware and software to conduct electronic transactions with us. You may send us your written questions regarding the hardware and software requirements by mail to City Loan, Attn: Compliance Dept., 3431 Cherry Ave., Long Beach, CA 90807 or email us at [compliance@cityloan.com](mailto:compliance@cityloan.com).

**Withdrawing Consent.** You are free to withdraw this E-Consent at any time and at no charge. However, if you withdraw this E-Consent before receiving online financial services, this will prevent you from obtaining online financial services from us. If at any time you wish to withdraw this E-Consent, you can send us your written request by mail to City Loan, Attn: Compliance Dept., 3431 Cherry Ave., Long Beach, CA 90807, with the details of such request. If you decide to withdraw this E-Consent, the legal effectiveness, validity, and enforceability of prior electronic Disclosures will not be affected.

**Change to Your Contact Information.** You should keep us informed of any change in your electronic address, contact phone number, or mailing address. You may email the Compliance Department with such updates or send us your written update by mail to our address above.

**CONSENT.** BY INITIALING THE BOX BELOW, YOU ACCEPT THE TERMS OF THIS CONSENT FOR ELECTRONIC RECORDS AND SIGNATURES, YOU ACKNOWLEDGE YOU HAVE READ THIS INFORMATION ABOUT ELECTRONIC SIGNATURES, RECORDS, DISCLOSURES, AND DOING BUSINESS ELECTRONICALLY AND THAT YOU CAN ACCESS THE RECORDS IN THE FORMATS DESIGNATED IN THE E-CONSENT. YOU CONSENT TO USING ELECTRONIC SIGNATURES, HAVING ALL DISCLOSURES PROVIDED OR MADE AVAILABLE TO YOU IN ELECTRONIC FORM AND TO DOING BUSINESS WITH US ELECTRONICALLY. YOU ACKNOWLEDGE THAT YOU MAY REQUEST A PAPER COPY OF THE ELECTRONIC RECORDS, WHICH WE WILL PROVIDE TO YOU AT NO CHARGE. IF YOU DO NOT PROVIDE YOUR CONSENT, THEN YOU NEITHER WISH TO USE ELECTRONIC SIGNATURES NOR CONDUCT THIS TRANSACTION ELECTRONICALLY. YOU ALSO ACKNOWLEDGE THAT YOUR CONSENT TO ELECTRONIC RECORDS IS REQUIRED TO RECEIVE ONLINE FINANCIAL SERVICES FROM US OVER THE INTERNET.