



Electronic Communications Consent

In this Electronic Communications Consent (this "**Consent**"), "**we**", "**us**", and "**our**" mean (i) any financial institution, and their agents, service providers, and representatives (including, but not limited to, GreenSky, LLC and GreenSky Servicing, LLC) participating in the GreenSky[®] Loan Program selected to receive (the "GreenSky[®] Program"); (ii) GreenSky Software, LLC; and (iii) any financial institution or another financing provider under another program that receives your Application (together with the GreenSky[®] Program, a "**Program**"). "**You**" and "**your**" mean the person agreeing to this Consent. "**Account**" means any loan or other account established in connection with an approved Program Application. "**Agreement**" means any installment loan agreement, other agreement, or other terms and conditions provided for your consent in connection with an Application or Account. "**Application**" means any oral or written request for an extension of credit submitted in accordance with Program procedures, whether submitted in full or partial form, and without regard to whether said request resulted in the creation of an Account. "**Current Version**" means a version of the software or hardware that is currently being supported by its publisher.

Please read the following information carefully and retain a copy for future reference. We may need to provide you with certain information, Agreements, notices or disclosures in writing in connection with your Application or Account (each, a "**Communication**"). As part of your relationship with us, you have the right to receive certain information contained in these Communications "in writing" – which means you are entitled to receive such information on paper. The federal ESIGN Act and certain state laws allows us to provide this information to you electronically, instead, with your prior consent.

Consent to Use Electronic Records and Signatures. By agreeing to this Consent, you are confirming your ability, and providing your consent, to receive Communications electronically from us instead of in paper form and to the use of electronic signatures in our relationship with you. Without limiting the foregoing, you further agree that Communications may be provided to you via email, text message, or other electronic notification methods supported by the software you use to access your Application or Account, and that such Communications may require you to log into the GreenSky Customer Self-Service Portal ("**CSSP**") in order to access the content.

Hardware and Software Requirements. Our ability to provide Communications to you electronically is dependent upon you maintaining a valid email address. Therefore, you agree to maintain a valid email address with us for as long as you maintain an Account and that we may send Communications to the email address you have provided. You further agree to register for the CSSP where Communications may be viewed and stored. In the event Communications are provided to you via email, text message, or other electronic methods supported by the software you use to access any Account, or their content is viewable only in the CSSP, it is your responsibility to review those Communications. We may, at our discretion, mail paper copies of Communications to you, in addition to or instead of sending them to you electronically.



Electronic Communications Consent (Continued)

You understand and agree that:

- (i) this Consent and any other Agreement will be entered into electronically;
- (ii) you meet the minimum hardware and software requirements specified below;
- (iii) your consent to receive Communications electronically will remain valid until you withdraw your consent; and
- (iv) Communications that may be provided electronically include, but are not limited to, the following:
 - Agreements (including this Consent) and disclosures, including changes to and updated versions of such documents;
 - Information regarding an Application, such as its approval, denial or status;
 - Information regarding your Account, including your Account balance and activity;
 - Account statements, transaction authorizations, transaction confirmations, and transaction histories;
 - Notices to you of the resolution of any billing error regarding your Account; and
 - Inquiries and notices to you about transactions made with your Account.

In order to receive Communications, you must meet the following hardware and software requirements:

- Internet access;
- Current Version (defined above) of a PDF reader (such as Adobe® Acrobat);
- A supported Internet browser, which are Safari 7 or later, Firefox 34 or later, Chrome 37 or later, Opera 24 or later, or Edge 83 or later;
- A valid email address; and
- A personal computer, mobile device, or other device, along with a Current Version of its operating system, capable of supporting the requirements listed above.

In order to retain Communications, you will need the ability to log into the CSSP to electronically store or print Communications. We may change these requirements from time to time.

Consent to receiving electronic Communications is a requirement of being able to open and maintain an Account.

Requesting Paper Copies. You may request copies of Communications in paper or non-electronic form by calling 1-866-936-0602. We will not charge a fee for a paper copy.



Electronic Communications Consent (Continued)

Withdrawing Consent and Updating Contact Information. You have the right to withdraw your consent at any time and at no cost to you. If you withdraw your consent prior to the approval of your application, this may prevent you from receiving credit in connection with the application. If at any time you wish to withdraw your consent or need to update your contact information for us to contact you electronically, contact us by toll free phone at (866) 936-0602, by email at service@greensky.com, or by physical mail at P.O. Box 2730, Alpharetta, GA 30023. If you withdraw your consent, the legal enforceability of any prior electronic record or Communication will not change.

If you have any questions regarding this Agreement or your Account, please contact us at 1-866-936-0602.