

We suggest you read this document and print a copy for your reference.

Note: This Electronic Communication Disclosure (“Disclosure”) applies to any and all communications or disclosures that we are legally required to provide to you in writing in connection with your MoneyGram DDA Account and any related products and services (“Communications”).

This Disclosure supplements and is to be construed in accordance with the terms contained in the MoneyGram DDA Account Agreement (“**Agreement**”) you received from Pathward. The words “**we**,” “**us**,” and “**our**” refer to Pathward, the issuer of your MoneyGram DDA Account. The words “**you**” and “**your**” mean you, the individual(s) identified on the Account. As used in this Disclosure, “**Account**” means the MoneyGram DDA Account you have with us. “MoneyGram” refers to MoneyGram Payment Systems, Inc., who performs certain services related to your Account on our behalf.

1. Scope of Communications to Be Provided in Electronic Form. When you use a product or service to which this Disclosure applies, you agree that we may provide you with any Communications in electronic format, and that we may discontinue sending paper Communications to you, unless and until you withdraw your consent as described below. Your consent to receive electronic communications and transactions includes, but is not limited to:

- All legal and regulatory disclosures and communications associated with the MoneyGram DDA Account and any related products and services;
- Your Agreement;
- Notices about a change in the terms of your Agreement;
- Privacy policies and notices;
- Error Resolution policies and notices;
- Responses to claims filed in connection with your Account; and
- Notices regarding insufficient funds or negative balances.

2. Method of Providing Communications to You in Electronic Form. All Communications that we provide to you in electronic form will be provided electronically through MoneyGram’s mobile application, website, via email or SMS.

3. How to Withdraw Consent. You may withdraw your consent to receive Communications in electronic form at any time by calling (800) 922-7146. If you withdraw your consent to receive electronic communications your account will be closed. We will not impose any fee to process the withdrawal of your consent to receive electronic Communications. Any withdrawal of your consent to receive electronic Communications will be effective only after we have a reasonable period of time to process your withdrawal. In the meantime, you will continue to receive Communications in electronic form. If you withdraw your consent, the legal validity and enforceability of prior Communications delivered in electronic form will not be affected.

4. How to Update Your Records. It is your responsibility to provide us with a true, accurate and complete e-mail address, your contact information, and other information related to this Disclosure and your Account, and to maintain and update promptly any changes in this information. You will need to

call Customer Service at (800) 922-7146 to update your email address. Other contact information (phone and address) can be updated in the Profile section of your account on the website or mobile app.

5. Hardware and Software Requirements. In order to access, view, and retain electronic Communications that we make available to you, you must have:

- An up-to-date internet browser that supports 128-bit strong encryption, such as Microsoft® Internet, Explorer or Mozilla Firefox;
- Local, electronic storage capacity to retain our Communications and/or a printer to print them;
- A valid e-mail account and software to access it;
- An up-to-date device or devices (e.g., computer, smartphone, tablet, etc.) suitable for connecting to the Internet;
- Software that enables you to view files in the Portable Document Format ("PDF");
- Internet access.

6. Requesting Paper Copies. We will not send you a paper copy of any Communication, unless you request it or we otherwise deem it appropriate to do so. You can obtain a paper copy of an electronic Communication by printing it yourself or by requesting that we e-mail you a paper copy, provided that such request is made within a reasonable time after we first provided the electronic Communication to you. To request a paper copy, please call (800) 922-7146. We may charge you a service charge for the delivery of paper copies of certain Communications provided to you electronically pursuant to this authorization. See the fee schedule in your Agreement for details about this service charge. We reserve the right, but assume no obligation, to provide a paper (instead of electronic) copy of any Communication that you have authorized us to provide electronically.

7. Communications in Writing. All Communications in either electronic or paper format from us to you will be considered "in writing." You should print or download for your records a copy of this Disclosure and any other Communication that is important to you.

8. Federal Law. You acknowledge and agree that your consent to electronic Communications is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act, and that you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

9. Termination/Changes. We reserve the right, in our sole discretion, to discontinue the provision of your electronic Communications, or to terminate or change the terms and conditions on which we provide electronic Communications. We will provide you with notice of any such termination or change as required by law.