

SAFRA NATIONAL BANK OF NEW YORK

CONSENT FOR ELECTRONIC COMMUNICATION

We process and communicate information electronically. By selecting "I Agree" or a similar link or button below, you consent to receive all documents, disclosures, and notices electronically from us and our affiliates or lending partners related to your loan application and any resulting loan. This includes but is not limited to any loan agreement, this consent to electronic communications, the Truth in Lending disclosures set forth in the loan agreement, change in terms notices, fee and transaction information, statements, delayed disbursement letters, consumer disclosures, state-mandated brochures and disclosures, adverse action notices, and any other information related to your loan (collectively, "Electronic Communications"). We may contact you by telephone, electronic message/SMS, or email to process your application, for account servicing or collections, to tell you about financial products and services and for other business purposes.

The Electronic Communications will be made available to you through our website ("Site"). All Electronic Communications to you from us or our lending partners will be considered to have been made "in writing." You should print or download a copy of this consent, the Terms of Use, and any other Electronic Communication that is important to you for your records.

This consent applies to all interactions online concerning you and the Site and includes those interactions engaged in on any mobile device, including phones, smart-phones, and tablets. By agreeing to this consent to electronic communications, you agree that we will interact with you and process your information electronically. We will also send you notices electronically related to our interactions and transactions. Electronic Communications may be provided online or through your designated e-mail address. Notwithstanding your consent to Electronic Communications, we may send you paper copies of documents, disclosures, and notices.

Access to Electronic Communications. In order to access certain personalized Electronic Communications, you will be required to log in to the Site. Other Electronic Communications may be accessible on the public portion of our Site. To access and retain Electronic Communications, at a minimum you will need to use the following computer software and hardware: A PC or Mac compatible computer or other device capable of accessing the Internet, access to an e-mail account and an SSL-enabled modern web browser that supports HTML 5, JavaScript and CSS3. You will also need software capable of reading PDF files and have sufficient electronic storage capacity on your hard drive or other data storage facility, or a means to print or store notices and information through your browser software. By selecting "I Agree" or a similar link or button below, you are agreeing and confirming that each device you use to access the Site satisfies each of these requirements. If these requirements change while you are maintaining an active relationship with us and the change creates a material risk that you may not be able to receive Electronic Communications, we will notify you of these changes.

<u>No Right to Paper or Non-Electronic Records</u>. Electronic Communications are generally not available on paper or in a non-electronic form from us. If you do not consent to the use of Electronic Communications, this service will not be available to you. However, we may at our option provide a copy of an Electronic Communication in paper-based media as requested by you. You may request a paper copy of any Electronic Communication by e-mailing your request to us at this Site, or by contacting us at: Safra National Bank of New York, <u>21500 Biscayne Boulevard</u>, Suite 503, Aventura, FL 33180; status@accessloans.com; or (321) 396-0172. If we agree to provide the requested paper copy of an Electronic Communication, we may charge you our fees and charges then in effect for providing the paper copy.

Withdrawing Your Consent. You may withdraw your consent to receive Electronic Communications or to the use of electronic signatures in connection with any future transactions with us at any time. We will not charge you any fees for withdrawing your consent. If you decide you do not want to receive Electronic Communications, or do not want to use electronic signatures in connection with any future transactions with us, you may withdraw your consent by contacting us at: Safra National Bank of New York, 21500 Biscayne Boulevard, Suite 503, Aventura, FL 33180; status@accessloans.com; or (321) 396-0172. The legal effectiveness, validity, and enforceability of prior electronic disclosures will not be affected if you withdraw your consent. Regardless the status of your consent, you agree that we may continue to communicate with you electronically with respect to any document, disclosure or notice that is not required by law to be in writing.

<u>Updating Your Contact Information</u>. You should keep us informed of any change in your electronic address or mailing address. You may update such information by logging into the Web Site and provide the updated information. You may also contact us at:

Safra National Bank of New York 21500 Biscayne Blvd, Suite 302, Aventura, FL, 33180 status@accessloans.com (321) 396-0172 Date: _07/05/2025 19:01:02_

ACCESS LOANS™ product is offered by Safra National Bank of New York ("SNBNY") Member FDIC, Equal Opportunity Lender