



SAFRA NATIONAL BANK OF NEW YORK

CONSENT TO TEXT MESSAGE AND CONTACT BY PHONE

Yes, I would like to receive phone calls and text messages about special discounts and promotions.

By accepting these terms, I authorize Safra National Bank of New York, ("Lender") to contact me at all of the telephone numbers I have provided to the Lender, by using prerecorded/artificial voice messages, text messages, and/or automated dialing systems in order to provide me with information about my loan, marketing information, and other savings and promotional information that might interest me. I understand my authorization to receive text messages is not a requirement to receive services from Lender. By voluntarily opting-in, I consent to Lender's use of my personal information to provide services I have requested, including services that display customized content and advertising. I understand that I am providing this consent to receive such telephone calls even if my telephone number is currently listed on any federal, state, local, internal, or corporate Do-Not-Call ("DNC") List. I understand that my cell phone service provider's standard messaging rates may apply to text messages received from Lender, and I agree that I will be responsible for any such charges. I understand that to opt-out of receiving any such text messages, all I need to do is send a text message with the word "STOP" as a reply to any received text message from the Lender.

Safra National Bank of New York

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