

E-SIGN DISCLOSURE AND CONSENT STATEMENT

This E-Sign Disclosure and Consent (“Disclosure”) asks for your consent to provide disclosures, account statements, communications and information to you in an electronic format for your OpenSky Credit Card “Card” rather than in paper format. Before you decide whether or not you wish to provide your consent to receive electronic disclosures (“E-Disclosures”), you should read and consider the following information. If you agree to these terms and conditions, check the consent box and hit the submit button. For your consent to be effective, your computer and browser will need to meet the hardware and software requirements discussed below.

This Disclosure contains important information that we are required by law to provide to you. You should print or download a copy of this Disclosure for your records.

Our website was designed and built to provide records to you in electronic form. In order to proceed with your Card application, you must enroll online and agree to receive the Cardholder Agreement and Disclosure “Agreement” (“Agreement”) in electronic form. Your consent to receive E-Disclosures includes, but is not limited to:

- All legal and regulatory disclosures associated with your Account or the product or service of your Account;
- Monthly billing or account statements;
- Notice of change in account terms;
- Notice of fee changes;
- Responses to any questions you may have about your credit card;
- Privacy and security notices.

1. How to Obtain E-Disclosures

We will always post our most current Agreement on our website. If any amendment(s) to this Agreement will result in a significant adverse effect upon OpenSky customers, we will provide at least 45 days prior notice through a secure online message and/or an external email alert.

We may also send you an external email notice and/or secure message to inform you where other important disclosures or account statements can be viewed on our website. You may download or print all electronic notices and disclosures from your computer if you have the hardware and software described below. You can also save copies of electronic notices and disclosures to your hard drive or other media for viewing and printing at a later time.

You can obtain a paper copy of any E-Disclosure by printing it yourself or by requesting that we mail you a paper copy, provided that such request be made within a reasonable time after we first provided the E-Disclosure to you. Charges may apply for paper copies as described in your Agreement. To request a paper copy you may contact us at the phone number located on the back of your credit card.

2. System and Equipment Requirements

To access, view and retain E-Disclosures that we make available to you, you must have:

- Sufficient electronic storage capacity on your computer’s hard drive or other data storage unit;
- An email account with an Internet service provider and email software that enables you to view email in either plain text format or html format;
- A personal computer with sufficient processing capacity, operating system and telecommunications connections to the Internet capable of receiving, accessing, displaying, and either printing or storing Communications received from us in electronic form via a plain text-formatted email or by access to our web site using one of the browsers specified below.
- Software (typically Adobe Acrobat Reader) that enables you to view and print files in Portable Document Format (.pdf).
- An Internet browser that supports 128 bit encryption. Minimum requirements are: Internet Explorer 9, Google Chrome 37, Firefox 24, and Safari 5.1.7 or above.

3. Email Address Changes

In order to provide E-Disclosures, we must maintain current customer email address at all times. It is your sole responsibility to provide us with your correct contact information, including your email address. You should notify us of any changes to your personal contact information by contacting us at the phone number located on the back of your credit card.

4. E-Statements

Consenting to receive communications under this Disclosure will not automatically enroll you in our Paperless Statement program. You will be required to complete a separate online enrollment to stop receiving paper statements. By enrolling in e-statements, you acknowledge that paper statements will automatically discontinue. At any time, you may choose to switch to receive all card statements in paper form via mail. Paper statements may be subject to fees set forth in your Agreement.

5. Security Procedures

I understand that I cannot sign up for the E-Statements program and cannot access my Card statements without first signing up for and obtaining a Remote Access Password. I AGREE THAT USE OF A REMOTE ACCESS PASSWORD TO SIGN UP FOR THE E-STATEMENTS PROGRAM AND TO ACCESS MY ACCOUNT STATEMENTS CONSTITUTES A REASONABLE SECURITY PROCEDURE.

I further understand that if I disclose my Remote Access Password to other people, they may also have the ability to access my Account information and statements, and I will be responsible for any transactions they may complete. I agree to notify the Bank immediately if I believe any of my accounts have been accessed or an Access Code has been used without my permission to access my accounts.

6. Proceed with Acceptance of E-Disclosures

With your acceptance, you agree to accept the Agreement and related disclosures in an electronic format. You also agree that you have the necessary equipment for accessing and viewing the disclosures and you agree to notify us if you change your email address or if you no longer want to receive disclosures electronically.

The terms and conditions in this Consent and Authorization only apply to the E-Sign program.

If you do not want to receive E-Disclosures, do not check the Electronic Disclosure Consent box. If you choose not to accept E-Disclosures, you will not be able to proceed with your online application.