

ELECTRONIC COMMUNICATIONS AGREEMENT

Agreement to Electronic Communications. By agreeing to the Electronic Communications Agreement, you agree and provide your electronic signature to this Electronic Communications Agreement. Under this Electronic Communications Agreement, you agree that Green Dot Bank ("we" or "us"), may provide agreements and disclosures related to your Green Dot Bank card or account (your "account") and all related services to you electronically (via email or on our website) instead of in paper form. During the term that you maintain an account with us, you agree to provide us with and maintain a valid email address for information that will be delivered by email and that you will promptly notify us of any change in your email address. You understand that our ability to provide you information by email is dependent upon the maintenance of a valid email address. For information that will only be provided via our website, such as periodic statements/transaction histories, it is your responsibility to check the website for current information.

Electronic Records and Communications Act Disclosures

You consent, understand and agree that: (i) this Agreement will be entered into electronically, (ii) you meet the minimum access requirements specified below, (iii) the consent shall last until you withdraw consent, and (iv) the following categories of information may be provided by electronic communication:

- Agreements (including the Deposit Account Agreement or Cardholder Agreement, as applicable) and disclosures and amendments thereto
- Privacy Policy of Green Dot Bank
- Balance, activity and certain other information on your account(s)
- Periodic statements, authorizations and transaction histories for your account(s)
- Notices to you of the resolution of any claimed error on your periodic statements
- Notices with respect to any changes to the Agreement or any other notices or communications required or permitted by law or regulation including, without limitation, notices of changes in terms provided under Regulation E
- Inquiries or notices to you about transactions made

We may mail paper copies of any of the foregoing, in addition to or instead of sending them to you electronically, at our discretion.

Consent to this agreement is a requirement of having a Green Dot Bank card or account. In order to withdraw your consent, you will need to close your Green Dot Bank card or account.

In order to receive the categories of information referenced above by electronic communication, you must have the following hardware and software requirements:

- a personal computer
- Microsoft Windows 7, Microsoft Windows 10 or Mac OS 10.X or higher
- a secure (encrypted) Web Browser (Microsoft Edge, Internet Explorer 11.0 or higher, Chrome 75.0 or higher, Firefox 66.0 or higher, Safari 12.0 (Mac) or higher)
- Internet access through an Internet Service Provider (ISP)
- a valid email address
- an iPhone or Android mobile phone running iOS 9 or Android 4.4 (KitKat), respectively
- for viewing electronic account statements, Adobe Reader. To download a free copy of Adobe Reader, please visit <http://get.adobe.com/reader/>

We may change these requirements from time to time. If any of these requirements are changed, we will update this document accordingly.

Rev. July 2019