



Consent for Electronic Communication

Updated February 2024

You understand that in order to submit an application to and engage in loans and related transactions with **Symple Lending**, our Lending Partners and their service providers, as well as other Service Partners (collectively referred to herein as "we", "us", "our" or the "Company" unless otherwise indicated) and to view and retain a copy of the notices, disclosures, agreements, authorizations, acknowledgements, terms and conditions, and other documents during the course of our relationship with you (collectively, "Electronic Communications"), you must consent to receive Electronic Communications and engage in transactions and enter into contracts and agreements electronically.

Symple Lending, LLC dba mysymplelending.com ("Symple Lending") and its affiliates and third-party service providers process and communicate information electronically with consumers and customers. Therefore, in order for you to use the Company's services, you must consent to receiving all communications electronically as described below. By communicating with the company, using the Company's website, inquiring about or applying for any product or service the Company markets or provides, you agree to receive all documents, disclosures and notices electronically from the Company. The purpose of the Electronic Communications may relate to, but are not limited to, responding to your inquiry about our services, your application for any services and products, any resulting services or products offered to you, suspected fraud, and identity theft or verification and includes documents, consents and disclosures such as this consent to electronic communications, change in terms notices, fee and transaction information, statements, consumer disclosures, state-mandated brochures and disclosures, adverse action notices, and any other information related to the services and products provided to you. We may contact you by telephone, artificial or prerecorded voice messages and automatic dialing technology, electronic message/SMS or email to process your application, for account servicing, to tell you about financial products and services, and for other business purposes. Message and data rates may apply.

The Electronic Communications may be made available to you through our website and our mobile application, to the extent applicable, (collectively referred to as the "Site"), emails, texting, or other electronic communications. All Electronic Communications to you from the Company 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, whether through a telephone or 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 for Electronic Communications, you agree that the Company will interact with you and process your information electronically. The Company 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, text message to your cell phone, the Site, or your customer portal.



Notwithstanding your consent to Electronic Communications, the Company 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 have access your email account, the ability to open emails with attachments, and the ability to open, save, and print documents in a .pdf format, access the Site or a customer portal. 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 supported Web browsing software (Chrome version 32.0 or higher, Firefox version 26.0 or higher, Internet Explorer version 8.0 or higher, or Safari version 7.0 or higher). You will also need software capable of running this software and 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. 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. To install the free version of Adobe Reader, go to <https://get.adobe.com/reader/otherversions/>.

No Right to Paper or Non-Electronic Records. 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, our products and services 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. We will consider a request for a paper copy of any Electronic Communication by contacting us at: Symple Lending, LLC, Attn: Customer Service, 30 N. Gould Street, Suite 11965, Sheridan, WY 82801; via email at cs@symplelending.com; via phone, toll-free at (866) 315-2175; or through any other reasonable means. 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 by following the instructions below. 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: Symple Lending, LLC, Attn: Customer Service, 30 N. Gould Street, Suite 11965, Sheridan, WY 82801; via email at cs@symplelending.com; or via phone, toll-free at (866) 315-2175. In your email or written communication, please provide the following: (1) in the subject line state, "Withdraw electronic consent", and (2) provide your full name, U.S. postal address, email address, and telephone number. The legal effectiveness, validity, and enforceability of prior electronic disclosures will not be affected if you withdraw your consent.



You may withdraw your consent to receive future Electronic Communications from any affiliate, Services Partner or a lender in a Lending Partner's lending network by contacting the affiliate, Services Partner, affiliate or the lender in the Lending Partner's lending network directly.

At our discretion, we may treat your failure to provide us with a valid e-mail address or the malfunction of a previously valid e-mail address as a withdrawal of your consent to receive electronic documents.

Your withdrawal of consent will be effective only after we have had a reasonable period of time to process your request.

Updating Your Contact Information. To ensure you receive all Electronic Communications in a timely manner, you should promptly notify us of any change in your email address, telephone number, or home mailing address. You may update such information by calling us toll-free at (866) 315-2175 or via email at cs@symplelending.com, or accessing the Site and providing the updated information. You may also contact us at: Symple Lending, LLC, Attn: Customer Service, 30 N. Gould Street, Suite 11965, Sheridan, WY 82801.

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