

bench Electronic Communication Disclosure

This Electronic Communication Disclosure (“Disclosure”) applies to any and all communications or disclosures that we are legally required to provide to you in writing in connection with your prepaid card and any related products and services (“Communications”). This Disclosure supplements and is to be construed in accordance with the terms contained in the Cardholder Agreement (“**Agreement**”) you received from the Axiom Bank, N.A. (“**Bank**”). The words “**we**,” “**us**,” and “**our**” refer to the Bank, the issuer of your **bench** Prepaid Visa® **Card**. The words “**you**” and “**your**” mean you, the individual(s) identified on the Card Account. As used in this Disclosure, “**Card Account**” means the **bench** Prepaid Visa® Card Account you have with us.

1. Scope of Communications to Be Provided in Electronic Form. When you use a product or service to which this Disclosure applies, you agree that we may provide you with any Communications in electronic format. Your consent to receive electronic communications and transactions includes, but is not limited to:

- All legal and regulatory disclosures and communications associated with [name of prepaid card] and any related products and services,
- Your Cardholder Agreement,
- Notices about a change in the terms of your Cardholder Agreement,
- Privacy policies and notices,
- Error Resolution policies and notices,
- Responses to claims filed in connection with your Card Account,
- Notices regarding insufficient funds or negative balances
- Account statements, and
- Transaction histories.

2. Method of Providing Communications to You in Electronic Form. All Communications that we provide to you in electronic form will be provided either (1) by access to our mobile app and that we will designate in an e-mail notice we send to you at the time the information is available, or (2) by posting such Communications on our mobile app.

3. How to Withdraw Consent. Because you agreed to receive all Communications in electronic form at when you opened your account, you can withdraw consent only by canceling your account as provided in “Amendment and Cancellation” in the Cardholder Agreement.

4. How to Update Your Records. It is your responsibility to provide us with a true, accurate and complete e-mail address, your contact information, and other information related to this Disclosure and your Card Account, and to maintain and update promptly any changes in this information. You can update information by logging into the Bench mobile app.

5. Hardware and Software Requirements. To access, view, and retain electronic Communications that we make available to you, you must have:

- Mobile phone with minimum iOS 11 or Android OS 5
- If you wish to make paper copies of Communications, an iPhone or Android compatible printer

6. Requesting Paper Copies. Paper copies of any Communication are not available. Communications will only be available electronically. You can obtain a paper copy of an electronic Communication by printing it yourself. We reserve the right, but assume no obligation, to provide a paper (instead of electronic) copy of any Communication that you have authorized us to provide electronically.

7. Communications in Writing. All Communications in either electronic or paper format from us to you will be considered "in writing." You should print or download for your records a copy of this Disclosure and any other Communication that is important to you.

8. Federal Law. You acknowledge and agree that your consent to electronic Communications is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act, and that you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

9. Termination/Changes. We reserve the right, in our sole discretion, to discontinue the provision of your electronic Communications, or to terminate or change the terms and conditions on which we provide electronic Communications. We will provide you with notice of any such termination or change as required by law.