

ELECTRONIC COMMUNICATIONS CONSENT

In order to complete your credit application for a Credit First National Association (“CFNA”, “Us”) account, you must consent (“Consent”) to us providing you the Credit Card Agreement and Privacy Notices electronically. You will need the following in order to access and retain the Credit Card Agreement and Privacy Notices: software as described at the end of this consent, and a means to print or electronically store information through your browser software. You will also need a personal computer or other device capable of connecting to the Internet that supports the foregoing requirements.

You acknowledge that by clicking the “Agree & Submit” or similar button either online or on a servicing platform, you are indicating your intent to receive the Credit Card Agreement and Privacy Notices electronically, that you have the software and equipment that satisfies the requirements above, and that you have received the Credit Card Agreement and Privacy Notices through the links on this page and either printed a copy, or downloaded a copy for your records. To withdraw your Consent, do not accept nor continue this application process.

You acknowledge that by clicking the “Agree & Submit” or similar button either online or on a servicing platform, any documents delivered to you electronically will be considered “in writing” and will be given the same legal effect as if such documents were delivered in paper form.

Upon your request, and at no cost to you, we will send you a paper copy of the Credit Card Agreement or Privacy Notices that we provided to you electronically. If you would like to request a paper copy of any of these documents, please write us at Credit First N.A., P.O. Box 81315 Cleveland, OH 44181-0315. You can also update your contact information at this address.

You acknowledge that by clicking on the “Agree & Submit” or similar button either online or on a servicing platform, you are indicating your intent to apply to CFNA for a credit card, and that you are indicating your intent to sign the relevant document or record and that this shall constitute your signature.

You agree that your Consent 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 (“eSign Act”), and that you and we both intend that the eSign Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

Hardware and Software Requirements

For optimal user experience, we recommend using the most current version of Chrome, Firefox, Safari or Microsoft Edge. Please go to the web browser homepage for further instructions on how to properly upgrade.

You must have the following in order to access and retain Communications:

- Access to the Internet and an Internet browser which supports HTML 5.0 and 256bit SSL encryption and JavaScript
- A browser that supports TLS version 1.2 or higher
- An e-mail address that sends and receives messages
- Current version of Acrobat Reader (for online statement viewing)
- A means to print or electronically store information through your browser software
- A personal computer or other device capable of connecting to the Internet that supports the foregoing requirements

JavaScript and Cookies must be enabled on your computer. The above are only recommendations and CFNA does not warrant the safety of the above software. We strongly recommend you keep your browser and operating system updated to maintain the most current security upgrades.