

## Electronic Communication Disclosure Information and Consent

### Disclosure Information About Using Electronic Communication

1. You need to be able to view Hyper Text Markup Language (HTML) files and read Adobe PDF files. To do this, you must have Adobe Acrobat Reader installed on your computer. It can be downloaded for free at [www.adobe.com/products/acrobat/readstep2.html](http://www.adobe.com/products/acrobat/readstep2.html).
2. You need to have a computer with Internet access that supports the use of current versions of Microsoft Internet Explorer or Mozilla Firefox. You should also enable JavaScript in your browser. You need hardware as necessary to support this software.
3. You consent to receive electronic mail (email) and online communications and disclosures regarding your SmartyPig Account instead of by regular mail. Except as noted below or otherwise at our discretion, communications will not be furnished on paper. You represent to us that you have the necessary hardware and software, as stated above.
4. Your consent will apply to all information we send to you, or disclose or communicate to you online, relating to your SmartyPig Account, including required tax statements such as IRS Form 1099-INT. You agree that such information may be communicated online to you by posting notices, disclosures, statements, and other communications, including the annual privacy notice, on our website at [SmartyPig.com](http://SmartyPig.com), or by sending such information to you by email, including attachments or embedded links. Your consent also permits us to obtain your electronic signature if you choose to sign certain communications, such as account agreements or authorizations for recurring electronic funds transfers. If you do sign electronically, your electronic signature will bind you to the terms and conditions to the same extent as if you signed the communications on paper with an ink signature.
5. If you change your email address, you consent to sign into your online account and update your email address. For information that is required by law to be sent to you, such as IRS Form 1099-INT (if applicable), if we receive an electronic notice that an email is undeliverable due to an incorrect or inoperative email address, then we will resend such required information (such as IRS Form 1099-INT, if applicable) via U.S. Postal Service. Other communications will not be resent if we receive an electronic notice that the email is undeliverable due to an incorrect or inoperative email address.
6. You may obtain a paper copy of the electronic information by printing it from your computer. If you request a paper copy of a statement or other communication, we may, on occasion, comply with such request. The request for a paper statement will not by itself constitute a withdrawal of consent. If applicable, your IRS Form 1099-INT will remain available electronically for at least one year after the date it is originally made available to you electronically.

7. You may withdraw your consent to the receipt of electronic communications by contacting us at (877) 751-6884 or by writing to us at:

Sallie Mae Bank, 175 S West Temple St., Ste. 600 Salt Lake City, UT 84101

Your withdrawal of consent will take effect five (5) days after we receive such request. Your withdrawal of consent will not apply to communications that were furnished electronically before the date on which the withdrawal of consent takes effect. For tax statements (such as IRS Form 1099-INT, if applicable) that were to be furnished electronically, we will confirm the withdrawal of consent and the date it takes effect by notifying you electronically, and will furnish the next tax statement (such as IRS Form 1099-INT, if applicable) via U.S. Postal Service.

8. If you withdraw your consent to receive electronic communications, we will terminate the relationship and close your SmartyPig Account(s), and return the current balance and any accrued interest to you via external linked account or check.