

Electronic Delivery Consent

This Electronic Delivery Consent discloses to you the terms and conditions for receiving Communications (as defined below) electronically. **By checking the box below, you confirm you are able to view, have read, understand, and consent to the language and authorizations outlined in this Electronic Delivery Consent.**

Hardware/Software Requirements

You need to have a computer or mobile device that uses a recent-generation, widely-used web browser and portable document format (PDF) file reader. You must also enable JavaScript and pop-ups in your browser. You need hardware and software (and internet service) as necessary to support this software.

You need to have an email address and have a printer, hard drive, or other storage device to retain these files. You represent to Us (as defined below) that you have the necessary hardware and software, as stated.

Types of Communications

Your consent will apply to all information that Sallie Mae Bank and its subsidiaries, affiliates, agents, successors, and assigns (collectively, "We", "Us", or "Our") is required by statute, regulation, or other rule of law to provide to you in writing, relating to your current and future deposit account(s) with Us ("Communications"). Communications include, but are not limited to, those We provide to you:

- during the account opening process;
- as a result of the approval or denial of your application; and
- in connection with the servicing of your deposit account (e.g., notices, account statements, applicable regulatory documents/disclosures, applicable tax documents, annual privacy disclosures, and other necessary information).

Electronic Consent and Delivery Methods

You consent and agree that Communications may be delivered to you electronically in a manner determined by Us, which may include, but is not limited to:

- posting Communications to your online account (you must set up or have an online account with Us to access these Communications);
- making Communications available on Our website or at a different website that We may, from time to time, communicate to you;
- sending Communications to your designated email address (which may include attachments or embedded links); or
- making Communications available to you during your online session.

We reserve the right to provide some or all Communications to you at any time in paper form at your designated U.S. Postal address.

Updating Contact Information

You agree to notify Us whenever you change your email address. If you change your email address or if email is undeliverable to your email address, you must update your email address by calling Us at **877-751-6884** or at a different telephone number that We may, from time to time communicate to you, or by writing to Us at the following address or a different mailing address that We may, from time to time, communicate to you:

**Sallie Mae SmartyPig
175 S. West Temple
Suite 600
Salt Lake City, UT 84101**

If We receive an electronic notice that an email is undeliverable due to an incorrect or inoperative email address, then We may resend Communications to you, via U.S. Postal Service or other mail carrier.

Paper Communications

You may obtain a paper copy of an electronic Communication by printing it from your computer or mobile device. If you request a paper copy of a statement or other Communication, We may, on occasion, comply with such request, but in most cases We will charge a fee for such paper copy. In no event will We charge you for a paper copy of IRS forms that We send to you. The request for a paper copy of any Communication will not by itself constitute a withdrawal of consent for future electronic deliveries. Except as noted herein or otherwise at our discretion, Communications will not be furnished on paper.

Withdraw Consent

You may without charge withdraw consent to receive Communications electronically by contacting Us at **877-751-6884** or at a different phone number that We may, from time to time, communicate to you. **If you withdraw your consent to receive Communications electronically, we will terminate the relationship and close your deposit account(s), and return the current balance and any accrued interest to you via external linked account or check.**

Your withdrawal of consent will take effect five (5) days after We receive such request. A withdrawal of consent will not apply to Communications provided electronically before the date on which the withdrawal of consent takes effect. In addition, your withdrawal does not apply to any consent you provide to Us to send you electronic communications relating to credit card account(s) or loan(s) you may have with Us.

Tax Documents

Tax documents will be furnished to you on paper and available to you electronically. If you provide consent to receive Communications electronically, We will typically only terminate electronic delivery of tax documents under extraordinary circumstances, however, We reserve the right to provide some or all Communications to you at any time in paper form at your designated U.S. Postal address. In no event will We charge you for a paper copy of a tax document.

Your consent to receive Communications electronically applies to tax documents furnished to you every year after the consent takes effect until it is withdrawn by you. If you call Us to withdraw your consent to receive Communications electronically in accordance with the terms of the *Withdraw Consent* section above, We will confirm the withdrawal of consent of electronic delivery of tax documents and the date on which it takes effect during the phone call.. As stated in the *Withdraw Consent* section above, if you withdraw your consent, We will terminate the relationship and close your deposit account(s).

Tax documents that are provided electronically will remain available electronically for at least one year after the date they are originally made available to you electronically.

Providing an Electronic Signature

Your consent also permits Us to obtain your electronic signature if you choose to sign certain Communications or any other document or contract electronically. If you do sign electronically, your electronic signature will bind you to the terms and conditions to the same extent as if you provided your signature on paper with an ink signature.