

Agreement to Electronic Communications. By agreeing to the Electronic Communications Agreement, you agree and provide your electronic signature to this Electronic Communications Agreement. Under this Electronic Communications Agreement, you agree that Green Dot Bank (“we” or “us”) may provide agreements and disclosures related to your Wealthfront Customer Debit Card (“Debit Card”) or Green Dot account (your “account”), and all related services to you electronically (online, in-app or by email) instead of in paper form. During the term that you maintain an account with us, you agree to provide us with and maintain a valid email address for information that will be delivered by email and that you will promptly notify us of any change in your email address. You understand that our ability to provide you information by email is dependent upon the maintenance of a valid email address. For information or functionality that will only be provided via the Wealthfront app, it is your responsibility to check the app for current information.

Electronic Records and Communications Act Disclosures

You consent, understand and agree that: (i) this Agreement will be entered into electronically, (ii) you meet the minimum access requirements specified below, (iii) the consent shall last until you withdraw consent, and (iv) the following categories of information may be provided by electronic communication:

- Agreements (including the Deposit Account Agreement) and disclosures and amendments thereto
- Privacy Policy of Green Dot Bank
- Balance, activity and certain other information on your account(s)
- Periodic statements, authorizations and transaction histories for your account(s)
- Notices to you of the resolution of any claimed error on your periodic statements
- Notices with respect to any changes to the Agreement or any other notices or communications required or permitted by law or regulation including, without limitation, notices of changes in terms provided under Regulation E
- Inquiries or notices to you about transactions made

We may mail paper copies of any of the foregoing, in addition to or instead of sending them to you electronically, at our discretion.

Consent to this agreement is a requirement of having a Debit Card or account. In order to withdraw your consent, you will need to close your Debit Card or account.

In order to receive the categories of information referenced above by electronic communication, you must have the following hardware and software requirements:

- A list of currently compatible computer and mobile device operating systems and web browsers are identified here: <https://www.wealthfront.com/system-requirements>

You must also have Internet access, a valid email address, and a mobile phone with a valid U.S. phone number. We may change these requirements from time to time. If any of these requirements are changed, we will update this document accordingly.