

# Electronic Consent Policy

We suggest you read this document and print a copy for your reference.

**Note: 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 credit card account and any related products and services ("Communications").**

This Disclosure supplements and is to be construed in accordance with the terms contained in the Cardmember Agreement ("**Agreement**") you received. The words "**we**," "**us**," "**our**" refer to First National Bank of Omaha and Greenlight Financial Technology, Inc. The words "**you**" and "**your**" mean you, the individual(s) identified on the account.

## 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, unless and until you withdraw your consent as described below. Your consent to receive electronic communications and transactions includes, but is not limited to:

- Disclosures or notifications required under applicable laws and regulations
- Periodic statements
- Consents
- Change in terms
- Adverse action or approval notices
- Application status notices, including updates and request for application documentation
- General Information
- Website and Application Terms of Use
- Cardmember Agreement
- Privacy Policy and Privacy Notice for First National Bank of Omaha
- Privacy Policy for Greenlight Financial Technology, Inc.

## How to Withdraw Consent.

You may withdraw your consent to receive Communications in electronic form at any time by contacting Customer Service at the number located on the back of your card. You will need to provide your full name, residential address, email address, and phone number associated with your application or account. We will not impose any fee to process the withdrawal of your consent to receive electronic Communications. Any withdrawal of your consent to receive electronic Communications will be effective only after we have a reasonable period of time to process your withdrawal. In the meantime, you will continue to receive Communications in electronic form. If you withdraw your consent, the legal validity and enforceability of prior Communications delivered in electronic form will not be affected.

Should you decide to withdraw your consent after beginning the application process and before a decision on the application can be made (e.g., not completing the application process or not submitting all required documentation/information to complete your application), you agree to allow us to maintain your email address for the purpose of forwarding any required decision and notice. For example, federal regulations require that financial institutions provide applications with a decision on a credit lending application within 30 days of receiving a completed application. A withdrawal of your consent may result in adverse action on an application or account you have with us, inability to use or access certain products, features, or services, and other outcomes set forth in your cardmember agreement.

## 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 Account, and to maintain and update promptly any changes in this information. You can update information by contacting Customer Service via the number on the back of your card.

## Hardware and Software Requirements.

In order to access, view, and retain electronic Communications that we make available to you, you must have:

- A device capable of accessing the Internet;
- A monitor or other device to view the Disclosures using your Internet browser;
- A current Internet web browser such as Mozilla Firefox, Google Chrome, or Apple Safari that supports 128-bit encryption.
- Access to a computer and operating system that can support these functions and software, and that has sufficient storage space for you to save the Disclosures for later reference or an installed printer to print the Disclosures.
- To read certain documents, you may also need a PDF file reader like Adobe® Acrobat Reader.

**Requesting Paper Copies.**

We will not send you a paper copy of any Communication, unless you request it or we otherwise deem it appropriate to do so. You can obtain a paper copy of an electronic Communication by printing it yourself or by requesting that we mail you a paper copy, provided that such request is made within a reasonable time after we first provided the electronic Communication to you. To request a paper copy, contact Customer Service via the number on the back of your card. We may charge you a service charge for the delivery of paper copies of certain Communications provided to you electronically pursuant to this authorization. See the fee schedule in your Agreement for details about this service charge. 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.

**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.

**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.