



Electronic Consent Agreement

(CONSENT AGREEMENT FOR USE OF ELECTRONIC SIGNATURES, RECORDS, DISCLOSURES, AND COMMUNICATIONS AND FOR ACH & DEBIT CARD DISBURSEMENT)

If you choose to apply for a loan through Peoples Credit Inc. (PCI), from time to time you will receive disclosures, notices, documents, and information from the Peoples Credit Inc. (hereinafter collectively referred to as "(PCI)" "we" or "us").

Electronic Documents and Signatures – Consent:

We are required or allowed to provide you with certain written disclosures, documents and information pertaining to your transactions with us ("Required Information").

Under the federal E-SIGN Act and related state laws, with your consent, we can deliver such Required Information to you electronically and can use electronic records and electronic signatures in connection with your transactions with us. Therefore, please review the terms of this Electronic Consent Agreement prior to giving your consent and retain a copy of this Electronic Consent Agreement for your records.

If you do not want to receive the Required Information electronically, or do not want to use electronic signatures in connection with your transactions with us, you should not agree to the terms of this Electronic Consent Agreement. If you do not consent to receiving the Required Information electronically, or do not consent to the use of electronic signatures in connection with your transactions with us, we will not be able to proceed with the acceptance and processing of your transaction or online account services.

If you want to proceed with your loan application via the Internet, you must consent to receiving the Required Information electronically before we can provide it to you electronically. Your consent will apply to all your transactions with us and any Required Information we provide or make available to you. Your consent also permits the general use of electronic records and electronic signatures in connection with all your transactions with us.

Required Information You Will Receive Electronically:

By providing your consent under this Agreement, you agree that we may provide you with the following Required Information solely in electronic form: Any contracts, documents, or disclosures required by law or provided by us, including, without limitation, any loan or insurance disclosures, documentation, statements and other transaction-related communications and disclosures.

Paper Copy of Required Information Available Upon Request - No Charge:

If you consent to receive the Required Information electronically, you can also request a paper copy of the Required Information by contacting us, by phone, at 630-552-7974. We will not charge you any fees for providing a paper copy of the Required Information. Your consent does not mean that we must provide the Required Information electronically - only that we may do so. We may, at our option, deliver Required Information on paper, if we choose to do so. We may also require that certain communications from you be delivered to us on paper at a specified address.

ACH/DEBIT CARD Disbursement:

If you consent to proceed with this transaction electronically and provide your bank routing and account number, you consent to the electronic disbursement of any and all loan proceeds directly to your bank account via Automated Clearing House transaction. If you consent to DEBIT CARD Disbursement and provide all necessary data to execute DEBIT CARD Disbursement of any and all loan proceeds directly to your bank account via DEBIT CARD transaction. **Interest charges on your loan will begin when the funds are disbursed by PCI, even though the funds may not reach your account until the next business day. In the event that there is an inadvertent underpayment or overpayment of your loan proceeds, you authorize PCI to make a second transaction in your account to correct same.**

Withdrawing Your Consent:

You may withdraw your consent to receive Required Information electronically or to the use of electronic signatures in connection with any future transactions with us at any time. We will not charge you any fees for withdrawing your consent. If you decide you do not want to receive Required Information electronically, or do not want to use electronic signatures in connection with any future transactions with us, you may withdraw your consent by contacting us, by phone, at 630-552-7974.

Updating Your Contact Information:

If you consent to receive Required Information electronically, we will contact you at the e-mail address you have provided to us. If you change your e-mail address, you must provide your new e-mail address to us by contacting us, by phone, at 630-552-7974.

System Requirements to Access the Required Information:

To access the Required Information being provided to you electronically, you must have the following:

1. A personal computer or mobile device with internet access and one of the following operating system web browser combinations installed:

Microsoft Windows 7 or higher with:
Microsoft Internet Explorer 11 or higher
Mozilla Firefox 27 or higher
Google Chrome 38 or higher

Microsoft Windows Vista or higher with:
Mozilla Firefox 27 or higher
Google Chrome 38 or higher
Microsoft Windows XP Professional SP3 or higher with:
Mozilla Firefox 27 or higher
Google Chrome 38 or higher
Apple Mac OS X 10.9 (Mavericks) or higher with:
Apple Safari 7 or higher
Mozilla Firefox 27 or higher
Google Chrome 38 or higher
Android 5.0 (Lollipop) or higher with:
Chrome for Android 38 or higher
Apple iOS 5 or higher with:
Mobile Safari 5 or higher
Google Chrome 38 or higher

2. The ability to receive e-mail that contains hyperlinks to Websites in order for us to deliver information to you. Software which permits you to receive, print and access Portable Document Format or "PDF" files, such as Adobe Acrobat Reader®. If you do not have such software, copy and paste the following link into your browser to get a free version of Adobe acrobat reader download <https://get.adobe.com/reader/>
3. Sufficient electronic storage capacity on your computer's hard drive or other data storage unit or the ability to print PDF files from your computer or mobile device

Electronic Communications:

We may contact you by telephone, electronic message/SMS, text message, I-message, email or other forms of electronic communication to process your application, for account servicing or collections, to tell you about financial products and services and for other business purposes.

Consent:

I agree to be bound by the terms of this Electronic Consent Agreement and confirm that I have computer hardware and software that meets the requirements listed above. I also consent to receiving Required Information electronically and to the use of electronic records and signatures in connection with my transaction(s) with PCI in place of written documents and handwritten signatures and to electronic communications and ACH (electronic) disbursement to my bank account of loan proceeds