

Addendum

to the Electronic Fund Transfers Disclosure and Agreement, v16

Revised 6/23/2022

Effective 6/23/2022 the following provision has been revised:

Consent to Contact. *You are required to provide an active telephone number by which we can reach you. You may, but are not required to, provide us with a cellular, voice-over-Internet-Protocol (VoIP), or other telephone number which may require you to pay for receiving calls (a “mobile” number). If you choose to provide us with a mobile number, you thereby expressly consent to receiving communications from us and our affiliates and agents at that number for any purpose and by any method, including efforts to contact you regarding a debt, prerecorded or artificial voice message calls, text messages, and calls made by an automatic telephone dialing system. Such calls and messages may incur access fees from your cellular provider. Your consent to receive prerecorded or artificial voice message calls, text messages, and calls made by an automatic telephone dialing system may be revoked at any time, although we may still contact you in connection with any debt you may have.*