

**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 Western Union Visa Card and any related products and services (“Communications”).**

This Disclosure supplements and is to be construed in accordance with the terms contained in the Cardholder Agreement (“**Agreement**”) you received from Pathward. The words “**we**,” “**us**,” and “**our**” refer to Pathward, the issuer of your Western Union Visa Card and also includes, unless otherwise indicated, our Program Manager. “Program Manager” refers to Western Union Financial Services, Inc., who performs certain services related to your Card on Pathward’s behalf. The words “**you**” and “**your**” mean you, the individual(s) identified on the Western Union Visa Card Account. As used in this Disclosure, “**Card**” means the Western Union Visa Prepaid Card Account you have with us.

**1. 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, and that we may discontinue sending paper Communications to you, unless and until you withdraw your consent as described below. Your consent to receive electronic communications and transactions includes, but is not limited to:

- All legal and regulatory disclosures and communications associated with Western Union Visa Card and any related products and services;
- Your Cardholder Agreement;
- Notices about a change in the terms of your Cardholder Agreement; and
- Pathward’s Privacy policies and notices.
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**2. Method of Providing Communications to You in Electronic Form.** All Communications that we provide to you in electronic form will be provided by email or by making them accessible on the Western Union websites, mobile applications, or mobile websites (including via “hyperlinks” provided online and in e-mails).

**3. How to Withdraw Consent.** You may withdraw your consent to receive Communications in electronic form at any time by writing to us at “Attn: E-Sign Disclosure and Consent Notice, PO Box 6036, Englewood, CO USA 80155,” or by contacting us via the “Contact Us” link at [westernunion.com](http://westernunion.com).. Your withdrawal of consent will cancel your agreement to receive electronic Communications, and therefore, your ability to use your Card. 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.

**4. 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 (such as your e-mail address) by writing to us at "Attn: E-Sign Disclosure and Consent Notice, PO Box 6036, Englewood, CO USA 80155," or by contacting us via the "Contact Us" link at westernunion.com.

**5. Hardware and Software Requirements.** In order to access, view, and retain electronic Communications that we make available to you, you must have:

- A valid email address;
- A computer, mobile, tablet or similar device with internet access and current browser software and computer software that is capable of receiving, accessing, displaying, and either printing or storing Communications received from us in electronic form;

Sufficient storage space to save Communications (whether presented online, in e-mails or PDF) or the ability to print Communications. When providing communications by email, we will request that you respond to an email to demonstrate you are able to receive these Communications

**6. 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 us by writing to "Attn: E-Sign Disclosure and Consent Notice, PO Box 6036, Englewood, CO USA 80155," or by contacting us via the "Contact Us" link at westernunion.com. Please provide your current mailing address so we can process this request. Western Union may charge you a reasonable fee for this service.

**7. 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.

**8. Federal Law.** You acknowledge and agree that your consent to electronic Communications is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act, and that you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

**9. 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.