

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 Pangea Debit 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 a Pangea Debit Account, you agree to provide and maintain a valid email address and/or mobile phone number for information that will be delivered by email and/or SMS and that you will promptly notify us of any change in your email address or mobile phone number. You understand that our ability to provide you information by email is dependent upon the maintenance of a valid email address and/or mobile phone number. For information that will only be provided in-app, such as periodic statements/transaction histories, it is your responsibility to check your Pangea Debit Account 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 Pangea Debit Account. In order to withdraw your consent, you will need to close your Pangea Debit Account.

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

- An Apple device running iOS 8.1 or later, or an Android device running Android 4.2 or newer;
- A computer running any of the following web browser versions: Chrome: 42+, Mobile Safari: 9+, Chrome iOS: 70+, Microsoft Edge: 18.18362+, Safari: 10.1+, Firefox: 60+, IE: 11+

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.