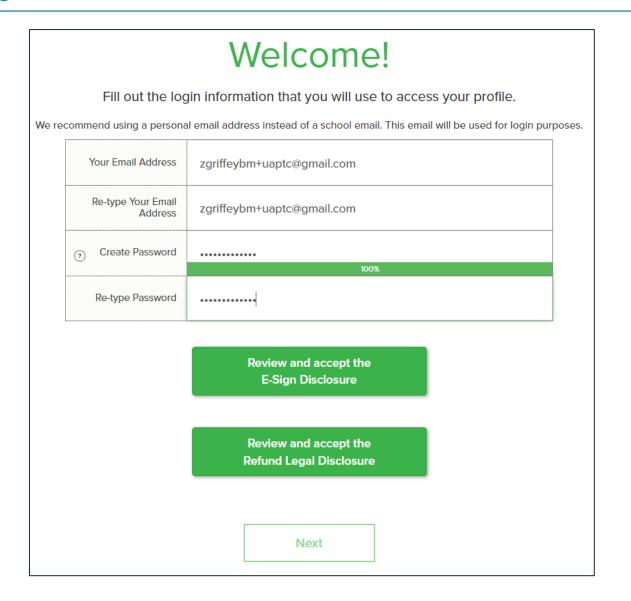
Acknowledgements



E-Sign and Consent

E-Sign Disclosure and Consent

This E-Sign Disclosure and Consent ("Disclosure"), applies to all Communications for those products and services offered through the BM Technologies, Inc. website that are not otherwise governed by the terms and conditions of an electronic disclosure and consent.

The words "we", "us", and "our" refer to Customers Bank, member FDIC ("The Bank") with whom you may have an Account and its service providers including, BMTX, Inc., a wholly owned subsidiary of BM Technologies, Inc. ("BM Technologies, Inc."). As used in this Disclosure, "Account" means the account or profile you have with us. "Communication" means any customer agreements or amendments thereto, disclosures, notices, responses to claims, transaction history, privacy policies and all other information related to the product or service, including but not limited to information that we are required by law to provide to you in writing.

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 the product or service available through our website for your Account.
- · Notices or disclosures about a change in the terms of your Account or associated payment feature and responses to claims.
- · Privacy policies and notices.

2. Method of Providing Communications to You in Electronic Form:

All Communications that we provide to you in electronic form will be provided either (1) via email, (2) by access to a website that we will designate in an email notice we send to you at the time the information is available, or (3) to the extent permissible by law, by access to a website that we will generally designate in advance for such purpose.

3. How to Withdraw Consent:

You may withdraw your consent to receive Communications in electronic form by contacting us at 1-877-327-9515. At our option, we may treat your provision of an invalid email address, or the subsequent malfunction of a previously valid email address, as a withdrawal of your consent to receive electronic Communications. We will not impose any fee to process the withdrawal of your consent to receive electronic Communications; however your access and use of our website and Account may be terminated. 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.

4. How to Update Your Records:

It is your responsibility to provide us with true, accurate and complete email address, contact and other information related to this Disclosure and your Accounts and to maintain and update promptly any changes in this information. You can update information (such as your email address) through our website.

5. Hardware and Software Requirements:

For your security and convenience, we have optimized our products to be compatible with the latest devices and operating systems. The following are the minimum system requirements for you to access, view, and retain Communications that we make available to you. To utilize the services, you must have:

Dismiss I Accept

Refund Legal Disclosure

Х

By selecting a refund preference, I accept and am authorizing University of Arkansas-Pulaski Technical College (the "Institution") to deliver, in the method I select, any Title IV or other funds. I understand that these are the options available to me for disbursement within the institution's policy. Exceptions to this will require contacting the Institution.

I acknowledge and agree that, at the time any funds are delivered in the method I select, I must be enrolled at and attending the Institution, and, to the best of my knowledge, I meet all applicable eligibility criteria for receipt of those funds.

Additionally, I authorize the Institution or BM Technologies, Inc. to reverse or originate debits for any delivered refund deposit made on my behalf, if I am not eligible for the Title IV or other financial aid or to correct any error made by the Institution or BM Technologies, Inc.

Dismiss

I Accept

Confirmation

Your Email Address	zgriffeybm+uaptc@gmail.com
Re-type Your Email Address	zgriffeybm+uaptc@gmail.com
? Create Password	***************************************
	100%
Communications to	cept the <u>E-Sign Disclosure</u> and hereby give you my affirmative consent to provide Electronic me as described herein. I further agree that my computer satisfies the hardware and software
✓ I have read and acc Communications to requirements specif Electronic Commun communication bet notices and all lega	

BankMobile Vibe Agreements and Disclosures

Before you can use BankMobile Vibe, please read and agree to these disclosures.

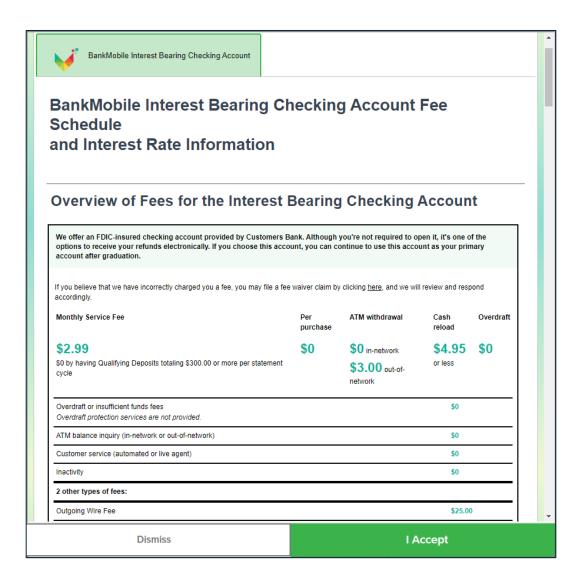
Review and accept the

Fee Schedule and Interest Rate Information

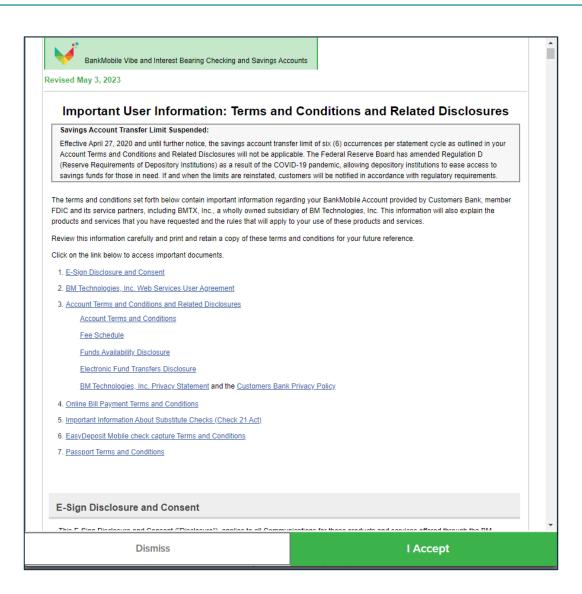
Review and accept the

Terms and Conditions and Related Disclosures and Privacy Statement

Next



Terms and Conditions



BankMobile Vibe Agreements and Disclosures

Before you can use BankMobile Vibe, please read and agree to these disclosures.

I have read and accept the

Fee Schedule and Interest Rate Information

I have read and accept the Terms and Conditions and Related Disclosures and Privacy Statement

Next