

## **Consent to Electronic Document Delivery and Electronic Signatures**

As part of opening a credit card account, you are entitled by law to receive certain information "in writing." Federal and state laws allow us to provide this information to you electronically instead, with your prior consent. We also need your consent to use electronic records and electronic signatures in connection with these documents. Please review the terms outlined below.

In this consent, "we," "us," "our" and "Wells Fargo" refer to Wells Fargo Bank, N.A. "You" and "your" refer to the person giving this consent.

- 1. Your consent to use electronic records and electronic signatures. You consent that we may provide to you in electronic form, including through the email address provided by you, account opening disclosures, a Privacy Notice and other notices and disclosures pertaining to the opening of your account. We may also use and obtain your electronic signatures.
- 2. Your option to receive paper copies of the disclosures. If you would like to receive your disclosures and notices in writing, please call us at 1-800-642-4720 and we will mail a copy to you at no charge.
- 3. Your consent covers your account opening disclosures and all related account opening information. Your consent covers all of the documents, notices, disclosures and information that are part of, or related to, the opening of your account.
- 4. **You must provide your consent.** You understand that you must consent to receive these materials electronically to submit this application and you will not be able to withdraw your consent after it has been given. If you do not consent, you will have to apply for the credit card by calling a Wells Fargo banker or by going to a Wells Fargo branch location.
- 5. **Hardware and software you will need.** To complete the application process, you must have the following:
  - o Current Version (defined below) of Internet Explorer, Firefox, Safari, or Chrome;
  - o Connection to the Internet;
  - Active email account;
  - Current Version of a program that accurately reads and displays PDF files (such as Adobe Acrobat Reader); and
  - o Computer and an operating system capable of supporting all of the above.

You will also need a printer if you wish to print out and retain records on paper, and electronic storage if you wish to retain records in electronic form. By "Current Version" we mean a version of the software that is currently being supported by its publisher and Wells Fargo. Please see <u>Supported Browsers</u> for additional information.

By providing your consent, you are agreeing to use electronic records and signatures. You are also confirming that you have the hardware and software described above, that you are able to receive and review electronic records, and that you have an active email account.