



**CONSENT FOR ELECTRONIC COMMUNICATIONS**  
**(“E-Communication Disclosure”)**

This E-Communications 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 broodii Card Account and any related products and services (“E-Communications”). This Disclosure supplements and is to be construed in accordance with the terms contained in Cardholder Agreement (“Agreement”) you received from Sunrise Banks. Before we can open a Card Account for you, we must receive your consent to the delivery of E-Communications regarding your broodii Card Account and any related products and services. Please read the E-Communications Disclosure below.

“Card Account” means a card account that we offer.

“Access Device” means any electronic device you use to access mobile or online services or to view electronic document. This includes but is not limited to a traditional computer such as a desktop or laptop computer, or a mobile device such as a tablet computer or a smartphone.

“We”, “us” and “our” mean Sunrise Banks, N.A.

“E-Communications” means any customer cardholder agreements or amendments thereto, disclosures, notices, responses to claims, periodic statements, error resolution notices, privacy policies and all other information in connection with the Card Account that we are required by law to provide to you in writing.

**Scope of Communications to Be Provided in Electronic Form.** When you use a product or service to which this Disclosure, you agree that we may provide you with any required communications or disclosures in electronic format, and that we may discontinue sending paper communications and disclosures to you, unless and until you withdraw your consent to E-Communications as described below. Your consent to receive E-Communications includes, but is not limited to:

- All legal and regulatory disclosures and communications associated with your Card Account and any related products or services
- Your cardholder agreement and any notices about a change in the terms of your cardholder agreement
- Periodic statements
- Privacy policies and notices
- Error resolution policies and notices
- Responses to claims filed in connection with your Card Account
- Notices regarding insufficient funds or negative balances
- All other communications between us (or our service providers) and you concerning your Card Account and any related transactions, products, or services

**Method of Providing Communications to You in Electronic Form.** All E-Communications that we provide to you in electronic form will be provided either (1) by posting to our website [www.broodii.com](http://www.broodii.com), (2) by delivery through our Online Banking messaging center (3) by e-mail or (4) by SMS text message if you have provided your consent separately to receive communications via SMS text message. You will be notified when an E-Communication pertaining to your Card Account is available.

**How to Withdraw Consent.** You may withdraw your consent to receive E-Communications at any time by notifying us in writing at PO Box 2030 Rancho Cordova, CA 95670. We reserve the right to restrict or terminate your access to your Card Account and any and all related products if you withdraw your consent to receive E-Communications. If your Card Account is closed as a result, we will mail you a check for any amount remaining in your Card Account. If you withdraw your consent, the legal validity and enforceability of prior required disclosures and communications delivered in electronic form will not be affected.

**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 Card Account, and to maintain and update promptly any changes in this information. You can update your information by contacting us at 1-866-266-1909. For an address update, we may require proof of the address change, such as a utility bill. If requested, you may take a photo and email to [customerservice@broodii.com](mailto:customerservice@broodii.com).

**To access, view and retain E-Communications that we make available to you on a mobile device, you must have:**

- A mobile device with any of the following operating systems: Android or iOS (iPhone)
- A data plan provided by your wireless carrier
- A mobile browser that is compatible with your operating system (i.e. Google Chrome, Safari, Firefox, or Internet Explorer) and is a version that we support and that is currently supported by its developer
- If you wish to view .pdf files on your mobile device, you will need software that accurately reads and displays .pdf files (such as the mobile version of Adobe Reader)

**To access, view and retain E-Communications that we make available to you on a traditional computer, you must have:**

- An internet browser that supports 128-bit encryption
- Sufficient electronic storage capacity on your computer's hard drive or other data storage unit
- An e-mail account with an Internet service provider and e-mail software
- A computer with any of the following operating systems: Windows XP or higher, OS X (Apple) or higher
- An internet connection with an internet browser that is compatible with your operating system (i.e. Google Chrome, Safari, Firefox, or Internet Explorer) and is a version that we support and that is currently supported by its developer
- Adobe Reader 9.0 or higher)
- A printer and/or storage device if you wish to print or retain any electronic documents

**Requesting Paper Copies.** We will not send you a paper copy of any E-Communication, unless you request it, or we otherwise deem it appropriate to do so. You can obtain a paper copy of an E-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 provide the E-Communication to you. If you request a paper copy of your Card Account statement, we may charge you a fee for the production and mailing of the paper statement, as noted in the Long Form disclosure. To request a paper copy of an E-Communication, call us at 1-866-266-1909 or email us at [customerservice@broodii.com](mailto:customerservice@broodii.com). Additionally, we reserve the right, but assume no obligation, to provide a paper (instead of electronic) copy of any required disclosure or communication that you have authorized us to provide electronically.

**Communications in Writing.** All required disclosures and 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 E-Communication that is important to you.

**Federal Law.** You acknowledge and agree that your consent to E-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.

**Termination/Changes.** We reserve the right, in our sole discretion, to discontinue the provision of your E-Communications, or to terminate or change the terms and conditions on which we provide E-Communications. We will provide you with notice of any such termination or change as required by law.

**Consent.** I have read the E-Communications Disclosure and consent to the delivery of E-Communications in place of paper disclosures. I further acknowledge that (1) my computer satisfies the hardware and software requirements specified in the E-Communications Disclosure, (2) I am able to electronically access [www.broodii.com](http://www.broodii.com) and to electronically access and print the E-Communications you will be providing to me, (3) and I am able to receive E-Communications at the e-mail address I provided to you.