Raisin US LLC and Raisin Solutions US LLC: Electronic Communications Agreement

Last updated: October 23, 2023

In this Online and Mobile E-SIGN Disclosure and Consent Agreement (the "Consent"):

- "Account" or "Accounts" is each account, now or in the future, that you hold with us, are authorized to administer or for which you are designated as authorized signer, or a trust or other fiduciary account in which you have an interest that gives you legal authority to receive information or which is subject to the provision of a Service by us including, but not limited to any Custodial Accounts and Deposit Accounts which may hold any funds you deposit through the Service.
- "Communication" is defined in Section 1 below.
- "Electronic Delivery" is the act of delivering Communications using electrical, digital, magnetic, wireless, optical, electromagnetic, or similar electronic means as set forth in Section 3 below, including through our websites or mobile applications.
- "Service" is any product or service that we offer for which Communications are required or permitted to be delivered.
- "Tax Document" is defined in Section 1 below.
- "We," "us," and “our” refers to Raisin US LLC, Raisin Solutions US LLC, Central Bank of Kansas City, Lewis and Clark Bank, Starion Bank and/or any other product bank, service bank or custodial bank that participates in the Service, and their respective affiliates, agents, successors and assigns.

1. Consent and Scope of Communications to be Provided Electronically.

We are required by law, regulation or agreement to give you certain information "in writing." With your consent, we can provide this information to you by Electronic Delivery. We also need your general consent to use electronic records and signatures in our relationship with you.

To enroll and participate in this service (the “Service”), you must acknowledge receipt of these disclosures under the federal Electronic Signatures in Global and National Commerce Act (“E-SIGN Act”), agree that you have read the disclosures and provide your consent to the electronic delivery of all Communications. Please read this Consent carefully and retain a copy for your records.

Your Consent will apply to all Communications that we send to you, or disclose or communicate to you, relating to the Service. This Consent will remain in effect until you tell us that you no longer want to receive Documents electronically by sending us notice in the manner described in Section 5 below. NOTE THAT IF YOU GIVE US SUCH NOTICE AND LATER WITHDRAW YOUR CONSENT TO RECEIVE DOCUMENTS ELECTRONICALLY, WE WILL TERMINATE YOUR ENROLLMENT AND PARTICIPATION IN THE SERVICE.

By clicking “I Agree,” you consent and agree that for all Communications for or related to the Service we may (i) use Electronic Delivery and, at our discretion, terminate paper delivery of Communications to you and (ii) use and obtain electronic signatures from you in each case unless and until you withdraw your consent to this Consent as described in Section 5 below. This E-Sign Consent applies to all Communications for any and all Services you receive through or from us, except to the extent it conflicts with the terms and conditions of a separate electronic disclosure and consent with respect to such Services.
"Communications" include, but are not limited to, the following:

- All legal, regulatory or other disclosures associated with the Service;
- All periodic statements for any product or account opened or purchased through the Service, along with any notices related to such statements that we are required or permitted to include with paper statements;
- All other documentation relevant to the Service, including agreements (including the Custodial Agreement), amendments, account opening documentation, fee schedules, fee arrangements, billing statements, policies and procedures (including but not limited to our privacy policy), terms and conditions, terms of service, authorizations, updates, notices (including notices of fee changes), responses to claims, transaction history, Individual Retirement Account (IRA) and Employee Retirement Income Security Act (ERISA) information (including but not limited to notices, plan documents, amendments, account opening, verification, maintenance notices, and other such information);
- Shareholder material including proxy materials, periodic reports, prospectuses, tender offer materials, corporate actions, fact sheets, newsletters, announcements, and other similar disclosures, material or information;
- Investment materials, including any Communication or disclosures required or permitted to be delivered to you in connection with any investment, strategy, opportunity or securities transaction;
- Documents related to the administration, management, investment, and distribution of Accounts or Services owned or used by trustees or other fiduciaries;
- Trade confirmations for transactions made for or against an Account, as well as any document, notice, or other information which we are required or permitted to deliver with trade confirmations;
- Tax forms and reports ("Tax Documents") relevant to an Account or Service, including tax forms which we are required or permitted to deliver via Electronic Delivery including, but not limited to, forms in the 1098 and 1099 series, Forms 1042-S and Schedules K-1. Please see the section titled "Additional Provisions for Tax Documents" below for additional terms for electronic delivery of Tax Documents;
- Forms ADV and related communications for advisory or managed Accounts and Services;
- Marketing materials; and
- Any other document or other information required to be provided "in writing" or that we otherwise provide to you, or that you sign or submit or agree to at our request, in connection with your relationship with us.

Sometimes you are required to provide us with a written notice by law or under our agreement with you. Those notices must be provided to us on paper unless we tell you how to deliver the notice to us electronically.

When you consent to this E-Sign Consent, you agree:

- If you have already enrolled in the Service and indicated a delivery preference by signing any prior consent, you agree that we may, at our election, convert your existing paper delivery election to paperless upon notice to you.
• In addition, if a new category of Communications becomes eligible for Electronic Delivery after the date of this E-Sign Consent, we will pre-set your delivery preference to Electronic Delivery for all new categories of Communications.
• If you are a new online user as of or after the date of this E-Sign Consent, we will pre-set your delivery preferences to Electronic Delivery for each category of Communications that is eligible for Electronic Delivery.
• In addition, whether you are already enrolled or are a new user, we may automatically send any Communications by Electronic Delivery for any future Services.


All Communications (including alerts that Communications have been provided or posted) that we provide to you electronically will be provided by one or more of the following methods:

• electronic messaging (such as e-mail, or SMS text or push notification to your mobile device);
• by access to a web site, including our mobile websites or websites of third party service providers who we engage to deliver Communications through Electronic Delivery, that we will designate in a notice we send to you via electronic messaging at the time the information is available or that we will generally designate in advance for such purpose;
• via our mobile applications; or
• by requesting you download a Hyper Text Markup Language ("HTML") file or Portable Document Format ("PDF") or other specified electronic file containing the Communication.

Communications delivered by e-mail will be sent to your e-mail address reflected in our records. You represent that any e-mail address you provide to us for Electronic Delivery purposes belongs to you or to a person who has authority to act for the Account or Service or, where relevant, to make transactions against the Account. You should print, download or otherwise retain a copy of this E-Sign Consent and all other Communications provided by Electronic Delivery.

4. Hardware and Software Requirements.

In order to access, view, print and retain electronic Communications, you must have:

• Access to a device (e.g., computer, smartphone, mobile device, tablet, etc.) suitable for connecting to the Internet, or downloading our mobile apps with the Current Version (as defined below) of (i) an operating system, such as Windows, Mac OS, iOS or Android, and (ii) a web browser, such as Chrome, Safari or Firefox, that we support.
• A connection to the Internet;
• Local electronic storage capacity to retain Communications and/or a printer to print them;
• A valid e-mail account and software to access it;
• Software that enables you to view and display files in HTML and PDF format.

By "Current Version," we mean a version of the software that is currently being supported by its publisher. From time to time, we may offer services or features that require that your Internet browser be configured in a particular way, such as permitting the use of JavaScript or cookies. If we detect that your Internet browser is not properly configured, we may provide you with a notice and advice on how to update your configuration. We reserve the right to discontinue support of a Current Version of
software or an operating system if, in our sole opinion, it suffers from a security flaw or other flaw that makes it unsuitable for use.

If our hardware or software requirements change, and that change would create a material risk that you would not be able to access or retain electronic Communications, we will give you notice of the revised hardware or software requirements. After receiving notice of the change you will have to give us a new consent or confirmation of consent to receive Tax Documents electronically. However, continuing to use this service after receiving notice of the change is reaffirmation of your consent with respect to other Communications.

5. How to Withdraw Consent.

You can withdraw your consent to electronic delivery of Documents by notifying us via e-mail to support.us@raisin.com. Any withdrawal of your consent will be effective only after we have a reasonable period of time to process your withdrawal. If you withdraw your consent, you will no longer be able to participate in the Service, and we will terminate your enrollment and participation in the Service. However, withdrawing your consent will not affect the validity of any Document previously provided to you electronically or any transaction in the Service already completed or in process at that time.

At our option, we may treat the provision of an invalid e-mail address, or the subsequent malfunction of a previously valid e-mail address, as a withdrawal of your consent to receive Communications by Electronic Delivery.

A withdrawal of consent does not apply to a tax document that was provided electronically before the date on which the withdrawal of consent takes effect. However, after withdrawal of consent, to the extent that we are required to provide additional tax documents to you, we will provide them on paper.

6. How to Update Your Records.

It is your responsibility to provide us with true, accurate and complete e-mail address, mobile telephone numbers (if provided), and other information related to this E-Sign Consent and your Accounts, and to maintain and promptly update any changes to this information.

You can update your records by contacting us via e-mail to support.us@raisin.com.

7. Requesting Paper Copies.

For Communications scheduled for electronic delivery, you should not expect to receive a paper copy of any Communication unless you request it. 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 Communication to you by Electronic Delivery. We may charge you a reasonable service charge, with prior notice of any such charge, for the delivery of paper copies of any Communication provided to you electronically pursuant to this E-Sign Consent.

To request paper copies of electronic Communications, please contact us via e-mail at support.us@raisin.com.

8. Accounts with Multiple Owners or Authorized Persons.
Each Account owner may provide an email address for the Account in connection with each owner’s consent to receive electronic Communications. Only one account owner’s authorization is required to enroll in Electronic Delivery for Communications and to manage preferences for any category of Communications including Account statements. For purposes of electronic notification for paperless statements and other Communications on a joint or multiple owner Account, you agree that electronic notifications for such Communications delivered to the email address of the Account owner who enrolls in Electronic Delivery for such Communications will constitute delivery to all Account owners, even if all Account owners may not have access to such email address.

Depending on the type of Account or Communication, in the case of an Account owned by multiple accountholders, authorization by one accountholder is sufficient to constitute consent to this E-Sign Consent. For such Accounts we may, in our sole discretion, elect to solely deliver Communications electronically if any one of the accountholders has provided consent to this E-Sign Consent.

In the case of an Account with multiple authorized persons, in circumstances in which we can only act on the electronic instruction of a single person, including, without limitation, elections for corporate actions, we may, at our sole discretion, act upon the electronic instruction of any authorized person without the consent of the other authorized persons or accountholders. Additionally, in the case of an Account with multiple authorized persons, we may, in our sole discretion, deliver Communications by paper to all accountholders or authorized persons, if not all accountholders or authorized persons have consented to this E-Sign Consent.


By consenting to this E-Sign Consent, you affirmatively consent to the delivery of any Tax Documents through Electronic Delivery. Each of the following applies to the Electronic Delivery of Tax Documents:

- You are not required to receive Tax Documents through Electronic Delivery. If you withdraw your consent, we will send you paper copies of any additional Tax Documents we are required to provide.
- Your election to receive Tax Documents through Electronic Delivery allows us to use Electronic Delivery to deliver any Tax Document which we are legally permitted to provide to you now or at any time in the future until such time that you withdraw your consent.
- You may receive a paper copy of any Tax Document by requesting a paper copy of such Tax Document through the procedures set forth in the section titled "Requesting Paper Copies." Requesting a paper copy of a Tax Document will not be treated as a withdrawal of your consent to this E-Sign Consent.
- You may withdraw your consent to this E-Sign Consent at any time through the procedures set forth in the section titled "How to Withdraw Consent." You may also change your preferences regarding Electronic Delivery of Tax Documents from time to time without withdrawing your consent. Withdrawal of consent to Electronic Delivery of Tax Documents will not include Tax Documents previously provided through Electronic Delivery; such Tax Documents may continue to be provided online for the applicable posting period. We will confirm your withdrawal request and the date on which it takes effect in writing (either electronically or on paper).
- The delivery of Tax Documents through Electronic Delivery may be terminated at any time by us. Further, we may make certain Tax Documents available electronically only for a limited time.
Currently, such period of time for most Tax Documents is from January 31st or February 15th, as applicable, of the relevant year until October 15 of such year. Certain Tax Documents may be available electronically for a longer time. Certain Tax Documents that are provided electronically may have to be printed out and attached to a federal, state or local income tax return.

- If you need to update any information relevant to Electronic Delivery of Tax Documents, you may request that such information be updated through the procedures set forth in the section titled "How to Update Your Records".
- We will notify you when each Tax Document is available and how to access and print each such Tax Document. We may notify you by mail or electronically, for example, by sending you an email. We will notify you if any Tax Document is undeliverable.
- A description of the hardware and software required to access, print, and retain Tax Documents is set forth in the section titled "Hardware and Software Requirements".

11. Important Information regarding Transmission of Investment Material through Electronic Delivery.

CONSENT TO RECEIVE PROSPECTUSES AND OTHER INVESTMENT MATERIAL DOES NOT CONSTITUTE AN OFFER TO SELL OR THE SOLICITATION OF AN OFFER TO BUY, NOR SHALL THERE BE ANY SALE OF, THE SECURITIES IDENTIFIED IN ANY COMMUNICATION IN ANY JURISDICTION WHERE SUCH OFFER SOLICITATION OR SALE WOULD BE UNLAWFUL PRIOR TO REGISTRATION OR QUALIFICATION UNDER THE LAWS OF SUCH JURISDICTION. CONSENT TO RECEIVE SUCH INFORMATION THROUGH ELECTRONIC DELIVERY DOES NOT GUARANTEE THAT YOU WILL PARTICIPATE IN OR ACQUIRE SHARES IN ANY OFFERING OF SECURITIES.


You acknowledge and agree that your consent to this E-Sign Consent is provided in connection with a transaction affecting interstate commerce, that it is subject to the E-SIGN Act, and that you and we both intend that the E-SIGN Act apply to the fullest extent permitted by law.

13. Termination/Changes.

We reserve the right, in our sole discretion, to discontinue providing you with 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.


By consenting to this E-Sign Consent, you agree to the following statements:

- I have read, understand and agree to be bound by the terms and conditions contained in this E-Sign Consent, and consent to receive Communications and execute documents via Electronic Delivery according to the process described herein;
- I am able to download and review files in HTML or PDF format, and I have internet access and can send and receive emails with links to websites;
- Certain Communications may be delivered to me in paper form and in the future some or all of these Communications may be made available for me to view electronically in accordance with this E-Sign Disclosure;
• My consent to receive Communications electronically does not automatically expire and is not limited as to duration;
• I may incur costs, including but not limited to online time and other charges from my internet service provider or telephone carrier in accessing and/or viewing Communications;
• I am authorized to provide consent, as well as Electronic Delivery elections and instructions, on behalf of all co-applicants for, and co-owners of, any of my Accounts;
• I may terminate or suspend Electronic Delivery at any time at my discretion;
• We will not be liable for any loss, liability, cost, expense, or claim for acting upon this authorization or arising from my use of the product or services provided pursuant to this E-Sign Consent; and
• Communications provided along with my account statements contain important information or disclosures concerning my Accounts or Services and I agree to review such Communications in a timely manner.