EARA

Extra E-SIGN Act Disclosure and Consent

Last updated: June 27, 2022

The Aligned Company d/b/a Extra (formerly Thingy Thing Inc.) ("Extra") and the issuer of the Extra Debit Card, Evolve Bank & Trust (Member FDIC) ("Issuer") may need to provide you with certain communications, notices, agreements, billing statements, or disclosures in writing ("Communications") regarding the Extra Debit Card product and other services we provide (the "Services"). Your agreement to this E-SIGN Act Disclosure and Consent confirms your ability and consent to receive Communications electronically from Extra and Issuer, their respective affiliates, and each of their third-party service providers (individually and collectively, "our", "us" and "we"), rather than in paper form, and to the use of electronic signatures in our relationship with you ("Consent"). The Services are intended for use only by person(s) who are willing and able to receive notices and communications from us electronically. If you choose not to agree to this Consent, you may not be allowed to access the Services. Similarly, if you withdraw your consent, your access to the Services may be terminated.

Electronic Delivery of Communications and Use of Electronic Signatures

Under this Consent, we may provide all Communications electronically by email, by text message, or by making them accessible via Extra websites or applications. Communications include, but are not limited to, agreements and policies required to use the Services (e.g., this Consent, the Extra Terms of Service, the Extra Privacy Policy, the Extra Debit Mastercard provided by Evolve Bank and Trust Customer Account and Cardholder Agreement, the Extra FCRA Notice, the Dwolla, Inc. Account Terms of Service, and the Dwolla, Inc. Privacy Policy), (2) the Extra Debit Card ACH Authorization (Standing and Recurring) and transaction receipts or confirmations, (3) periodic statements, (4) privacy policies from us and our partners. We may also use electronic signatures and obtain them from you.

System Requirements

To access and retain the electronic Communications, you will need the following:

- A computer or mobile device with Internet or mobile connectivity.
- For desktop website-based Communications:
 - Recent web browser that includes 256-bit encryption;
 - The browser must have cookies enabled. Use of browser extensions may impair full website functionality; and
 - Minimum recommended browser standards are the most recent versions of Mozilla Firefox (see <u>http://www.mozilla.com</u> for latest version), Apple Safari (see <u>http://www.apple.com/safari</u> for latest version), or Google Chrome (see <u>http://www.google.com/chrome</u> for latest version).
- For application-based Communications:
 - Apple iPhone or iPad running iOS version 12.0 or higher.
 - Android phone or tablet running Android version 10.0 or higher.
- Access to the email address used to create your Extra account.
- Software that permits you to receive, access and retain Portable Document Format or "PDF" files, such as Adobe Reader (available for download at http://www.adobe.com).
- Sufficient electronic storage space to save Communications on your computer or mobile device's hard drive or other data storage unit and/or a printer to print them.
- If you use a spam filter that blocks or re-routes emails from senders not listed in your email address book, you must add <u>concierge@extra.app</u> to your email address book.

You will be notified of any changes to the hardware and/or software requirements that may create a material risk that you may not be able to access or retain Communications. Your continued use of the Services after receiving a notice of such changes constitutes your reaffirmation of this Consent.

Paper Delivery of Communications

Except where required by law, we do not provide paper copies of any documents. You agree that all Communications provided to you in electronic form by us will be considered "in writing". You should print or download for your records a copy of this Consent and any other Communications you wish to retain.

Withdrawal of Consent to Electronic Communications

You may withdraw your consent to receive electronic Communications at any time, by writing to us at The Aligned Company d/b/a Extra, 360 East Second Street, Suite 809, Los Angeles, CA 90012 or at hey@extra.app. However, withdrawal of your consent to receive electronic Communications may result in termination of your access to the Services. Any withdrawal of your consent will be effective after a reasonable period of time for processing your request, and we will confirm your withdrawal of consent and its effective date in writing (either electronically or in paper form).

Updating Your Email Address

It is your responsibility to promptly notify us of any change in your email address. You can change your email address on record for you by writing to us at The Aligned Company d/b/a Extra, 360 East Second Street, Suite 809, Los Angeles, CA 90012 or at <u>hey@extra.app</u>. You may also be able to change your email address yourself through the Services.

Consent

By checking the box next to "I have accessed, reviewed, and consent to the Extra E-SIGN Act Disclosure and Consent" and clicking "Get Extra," which you adopt as your electronic signature, you consent to receive all communications regarding or relating to the Services. Your further agree that (i) your consent shall last until you revoke it according to the requirements of this Consent, and (ii) your computer or mobile device satisfies the hardware and software requirements specified above.

Contacting Us

If you have any questions regarding this E-SIGN Disclosure and Consent, you may contact us using the information below.

The Aligned Company d/b/a Extra 360 East Second Street, Suite 809 Los Angeles, CA 90012 Phone: (844) 932-3955 hey@extra.app