

E-SIGN CONSENT DISCLOSURE

Statement of Electronic Disclosure:

In order to electronically review and retrieve the documents related to your account(s) with Kikoff and delivered to you in connection with this request for consent (Documents), you will first need to review and accept this consent form.

With your consent, Kikoff can deliver the Documents and other disclosures and contracts related to your account(s) to you by displaying or delivering them electronically, and requesting that you print or download them and retain them for your records.

This notice contains important information that you are entitled to receive before you consent to electronic records and electronic signatures in connection with your account(s) at Kikoff. Please read this notice carefully and print or download a copy for your files.

After you have read this information, if you agree to receive and accept the Documents from Kikoff electronically, and if you agree to general use of electronic records and electronic signatures in connection with your account(s) at Kikoff, please acknowledge your acceptance of this Consent by checking the box before you are able to continue with your application. In doing so, you are providing your affirmative consent to use electronic Communications. By checking the box, you are also confirming that you meet the system requirements described below, that you have demonstrated your ability to receive, retain, and view electronic documents on your access device, and that you have a current email address.

You have the right to change back to non-electronic delivery of statements. We do not offer a non-electronic delivery of statements. If you choose this option, you agree that your account(s) will be closed, and existing balance(s) will be returned to you.

You agree to print out or download the Documents when we advise you to do so and keep them for your records. If you have any trouble printing or downloading any of the Documents, you may contact us by email at support@kikoff.com.

If you wish to change your notification email address, you may do so within the mobile app, by logging in to your account through our website, or by email at support@kikoff.com.

In order to access the Documents electronically, you must have:

- A computer or mobile device with an internet connection
- I We support personal computers, Android and current IOS platforms for both phone and tablets; and Internet Explorer, Microsoft Edge, Safari, Chrome browsers
Note: "Financial institutions must provide consumers with a statement detailing the hardware and software requirements to access and retain electronic records."
- The ability to view and retain Portable Document Format (PDF) files
- An email address
- Either a printer, hard drive or other storage device

You represent that you have the hardware, software, email address and capacities described above, and your ability to read this Consent demonstrates that you have the necessary hardware and software to receive Communications electronically.

Your consent does not mean that Kikoff must provide all Documents related to your account(s) electronically. Kikoff, at its option, may deliver documents or otherwise communicate with you on paper if it chooses to do so. Kikoff may also require that certain communications from you be delivered to Kikoff on paper at a specific address.

I have read the information about the use of electronic records, disclosures, notices, and email, and consent to use of electronic records for the delivery of documents, including disclosures and other notices, in connection with my account(s) at Kikoff. I have been able to view this information using my computer and software. I have an account with an Internet Service Provider, and I am able to send email and receive emails with hyperlinks to websites and attached files. I also consent to the use of electronic records and electronic signatures in connection with my account(s) at Kikoff in place of written documents and handwritten signatures.

IMPORTANT: PLEASE PRINT AND RETAIN THIS CONSENT AND AUTHORIZATION