

E-CONSENT AGREEMENT – Consent to Receive Electronic Signatures, Records, and Disclosures

Please read this information carefully and see below for instructions on downloading or printing a copy of this E-Consent Agreement.

Introduction. You are submitting a request for credit or attempting to register for the customer portal through alwaysmoney.com, which is owned, operated, and maintained by TMS Group, Inc. d/b/a Always Money and Three Rivers Investment, Inc. d/b/a Always Money (hereinafter “we,” “us,” “our,” or “Always Money”). To provide these services, we need your consent to using and accepting electronic signatures, records, and disclosures by accepting the terms of the E-Consent Agreement (“E-Consent”). This E-Consent notifies you of your rights when receiving electronic disclosures, notices and information from Always Money. By clicking “Sign-up”, “Accept” or other links, assenting to our terms or other links assenting to our terms, you acknowledge you received this E-Consent and that you consent to using electronic signatures, records, and disclosures. Additionally, by clicking “Sign-up”, “Accept”, or other links, assenting to our terms, you consent to conduct transactions by using electronic disclosures, electronic records, and contract documents (“Disclosures”).

Option for Paper or Non-Electronic Records. You may obtain any Disclosures in paper copy by logging into the email link and printing a paper copy or visiting the local branch. You may also email us at customerservice@alwaysmoney.com or mail us your written request to Always Money, Attn: Customer Service, P.O. Box 241525, Montgomery, AL 36124-1525. We will provide paper copies at no charge. Always Money will retain all Disclosures as applicable law requires.

Scope of Consent. This E-Consent applies to all interactions online concerning you and Always Money, and includes those interactions engaged in on any computer, electronic device, mobile device, including phones, smart-phones, fax machines, and tablets. By exercising this E-Consent, Always Money will process your information and interact during all online interactions with you electronically. We may also send you notices electronically related to our interactions and transactions.

Consenting to Do Business Electronically. Before you decide to do business electronically with Always Money, you should consider whether you have the required hardware and software capabilities described below.

Hardware and Software Requirements. To access and retain the Disclosures electronically, you must have an active email account, and you will need to use the following computer software and hardware: A PC or MAC compatible computer or other device capable of accessing the Internet and an Internet Browser software program that supports at least 128 bit encryption, such as Microsoft® Internet Explorer, Google Chrome®, Netscape®, Mozilla Firefox®, or Safari®. To read some documents, you may need a PDF file reader like Adobe® Acrobat Reader, Xpdf® or Foxit®. If these requirements change while you are maintaining an active relationship with Always Money, and the change creates a material risk that you may not be able to receive Disclosures electronically, Always Money will notify you of these changes. You will need a printer or a long-term storage device, such as your computer’s disk drive, to retain a copy of the Disclosures for future reference. You may send us your written questions regarding the hardware and software requirements by email to customerservice@alwaysmoney.com or by mail to Always Money, Attn: Customer Service, P.O. Box 241525, Montgomery, AL 36124-1525.

Withdrawing Consent. You are free to withdraw this E-Consent at any time and at no charge. However, if you withdraw this E-Consent *before* receiving credit, this may prevent you from obtaining credit from us. If at any time you wish to withdraw this E-Consent, you can visit the nearest Always Money branch, send us your written request by email to customerservice@alwaysmoney.com or by mail to Always Money, Attn: Customer Service, P.O. Box 241525, Montgomery, AL 36124-1525, with the details of such request. If you decide to withdraw this E-Consent, the withdrawal will not affect the legal effectiveness, validity, and enforceability of prior electronic Disclosures.

Change to Your Contact Information. You agree that it is your responsibility to notify us of any change in your email address. You may update such information by visiting a local branch and providing your current information. You may also send us your written update by mail to our address above.

YOUR ABILITY TO ACCESS DISCLOSURES. BY CLICKING “SIGN-UP”, “ACCEPT”, OR OTHER LINKS, YOU ASSENT TO OUR TERMS. YOU ACKNOWLEDGE THAT YOU CAN ACCESS THE DISCLOSURES IN THE DESIGNATED FORMATS DESCRIBED ABOVE. ONCE YOU GIVE YOUR CONSENT, YOU CAN LOG INTO THE ALWAYS MONEY CUSTOMER PORTAL TO ACCESS ANY DOCUMENTS OR DISCLOSURES.

CONSENT. BY CLICKING “SIGN-UP”, “ACCEPT”, OR OTHER LINKS, YOU ASSENT TO OUR TERMS. YOU ACKNOWLEDGE YOU HAVE READ THIS INFORMATION ABOUT ELECTRONIC SIGNATURES, RECORDS, DISCLOSURES, AND DOING BUSINESS ELECTRONICALLY. YOU CONSENT TO USING ELECTRONIC SIGNATURES, HAVING ALL DISCLOSURES PROVIDED OR MADE AVAILABLE TO YOU IN ELECTRONIC FORM AND TO DOING BUSINESS WITH US ELECTRONICALLY. YOU ACKNOWLEDGE THAT YOU MAY REQUEST A PAPER COPY OF THE ELECTRONIC RECORDS AND DISCLOSURES, WHICH WE WILL PROVIDE TO YOU AT NO CHARGE IF YOU REFRAIN FROM PROCEEDING THEN YOU NEITHER WISH TO USE ELECTRONIC SIGNATURES NOR CONDUCT THIS TRANSACTION ELECTRONICALLY. YOU ALSO ACKNOWLEDGE THAT YOUR CONSENT TO ELECTRONIC DISCLOSURES IS REQUIRED TO RECEIVE DISCLOSURES BY EMAIL.

A link to the full E-Consent Agreement is available for download or printing on the Always Money home page alwaysmoney.com