

**CONSENT TO ELECTRONIC COMMUNICATIONS/DISCLOSURES (the “Consent”)**

As part of your relationship with Cash Store, we want to ensure you have all of the information you need to effectively manage your account. Our goal is to provide you with as many options as possible for receiving your account documents. We are required by law to give you certain information “in writing” – which means you are entitled to receive it on paper. We may provide this information to you electronically, instead, with your prior consent. We also need your general consent to use electronic records and signatures in our relationship with you.

By signing this Agreement, you are confirming that you have agreed to the terms and conditions of the Consent.

- "We," "us", "our" refer to the Cottonwood entity with whom you have your Account.
- "You" and "your" means the person or authorized representative giving this Consent.
- "Account" means any Account that you have with us.
- "Communications" means any disclosure, notice, record or other type of information that is provided to you in connection with your transaction with us, including but not limited to, this Agreement, this Consent, the Truth in Lending disclosures, change-in-term notices, fee and transaction information, statements, delayed disbursement letters, Privacy Policy, notices of adverse action, state mandated brochures and disclosures, and transaction information ("Communications").
- Communications may be sent to you electronically by posting the information at our web site or by sending it to you by e-mail.
- We will not be obligated to provide any Communication to you in paper form unless you specifically request us to do so.
- We may always, in our sole discretion, provide you with any Communication in writing, even if you have chosen to receive it electronically.
- You may obtain a copy of any Communication by contacting us at 1901 Gateway Dr, Suite 200, Irving, TX 75038, or by calling us at (888) 968-5265. You will not be charged for a paper copy of the Communications. You also can withdraw your consent to ongoing electronic communications in the same manner, and ask that they be sent to you in paper or non-electronic form. There are no conditions, consequences, or fees associated with withdrawing your consent other than that we would no longer communicate with you electronically.
- You agree to provide us with your current e-mail address for notices at the address or phone number indicated above. If your e-mail address changes, you must send us a notice of the new address by writing to us at the address above.
- In order to receive electronic communications in connection with this transaction, you will need a working connection to the Internet. Your browser must support the Secure Sockets Layer (SSL) protocol. SSL allows sensitive information such as credit card numbers, social security numbers, and login credentials to be transmitted securely.
- Minimum Requirements for using Cashstore.com

<p><b>General</b></p>	<ul style="list-style-type: none"> <li>• Internet access</li> <li>• A modem (56 kbps or higher recommended) or broadband connection</li> <li>• A browser that supports 128-bit strong encryption, such as Microsoft® Internet Explorer or Mozilla Firefox.</li> <li>• A printer connected to your computer to print disclosures/notices or sufficient hard drive space available to save the information (e.g., 1 megabyte or more)</li> </ul>
<p><b>Windows® Operating System</b></p>	<ul style="list-style-type: none"> <li>• Windows Vista, Windows 7 and higher</li> <li>• Internet Explorer 8 and higher</li> <li>• Firefox 25.0 and higher</li> <li>• Chrome 31 and higher</li> </ul>
<p><b>Macintosh® Operating System</b></p>	<ul style="list-style-type: none"> <li>• Mac OS Snow Leopard, Lion, and Mavericks</li> <li>• Firefox 25.0 and higher</li> <li>• Safari 6.0 and higher</li> <li>• Chrome 31 and higher</li> </ul>

- We may amend (add to, delete or change) these terms by providing you with advance notice.