#### E-Sign Agreement AGREEMENT AND CONSENT TO RECEIVE ELECTRONIC DISCLOSURES

This E-SIGN Consent contains important information regarding your transaction of business with us electronically. Please read it carefully and keep a copy for your records. You should not enroll to receive a Card or Account or accept this agreement from a public computer.

This Agreement and Consent to Receive Electronic Disclosures ("E-SIGN Consent") applies to your Harley Davidson<sup>®</sup> Promotional Card and Account ("Account") with Pathward<sup>®</sup>, National Association Member FDIC and is being provided pursuant to the federal Electronic Signatures in Global and National Commerce Act. We may amend this Disclosure at any time by posting a revised version at www.h-dgiftcard.com. In order to sign up for an Account electronically, you will be required to acknowledge receipt of these disclosures, agree that you have read the Disclosures and consent to the electronic delivery of all Disclosures.

#### **Consent to Receive Electronic Disclosures**

By clicking "ACCEPT," you acknowledge the electronic receipt of this Disclosure and agree to receive any and all communications, agreements, documents, notices, and disclosures (collectively "Disclosures") that we provide to you regarding your Account electronically. We will provide these disclosures online at www.h-dgiftcard.com. You acknowledge that you are able to electronically access and print such Disclosures.

# Hardware and Software Requirements to Access Disclosures

In order to access and retain electronic Disclosures, you will need:

- A computer or other device with an Internet connection;
- A monitor or other device to view the Disclosures using your Internet browser;
- A current Internet web browser which is capable of supporting HTML and 128 bit TLS encryption;
- Adobe Acrobat® version 9.0 and above to open any documents in .pdf format;

• Access to a computer and operating system that can support these functions and software, and that has sufficient storage space for you to save the Disclosures for later reference or an installed printer to print the Disclosures.

We will notify you if there are any material changes to the hardware or software needed to receive electronic Disclosures regarding your Account. By giving your consent, you are confirming that you have access to the necessary equipment and are able to receive, open, and print or download a copy of any Disclosures for your records.

# Requesting a Paper Copy of Electronic Disclosures

Your agreement to receive Disclosures from us in electronic form does not mean you cannot obtain a paper copy of any Disclosure provided to you electronically. You may request such a paper copy free of charge by contacting Customer Service at 1-800-803-7537 or at www.h-dgiftcard.com or by writing to us at Card Services, 1221 W. 103rd Street, #256, Kansas City, Missouri 64114.

#### Withdrawing Your Consent

You may withdraw your consent to receive Disclosures electronically by contacting Customer Service at 1-800-803-7537 or writing to us at Card Services, 1221 W. 103rd Street, #256, Kansas City, Missouri 64114. However, withdrawal of your Consent to receive Electronic Documents in our relationship with you will 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.

# **Update Your Contact Information**

You may update your contact information at www.h-dgiftcard.com. By clicking "ACCEPT", you are acknowledging that (1) you consent to the electronic delivery of Disclosures, and (2) you are able to download or print a copy of the Disclosures.