

# Electronic Signatures in Global and National Commerce Act Agreement

Contact us with any questions about this agreement.

---

In order to establish a Bank Account with us and use the Bank Services connected thereto, you must first agree to the Increase Agreement and agree to exclusively receive disclosures, statements, and other communications about the Bank Services through the Increase Services (“**Communications**”), or through a Platform (if applicable). We can only give you the benefits of the Bank Services by conducting business through the internet, and by agreeing to this Agreement, you consent to receiving Communications electronically on an exclusive basis. If you do not wish to receive electronic delivery of your documents or do not wish to electronically sign documents, we will not open your Account. All electronic Communications that we provide to you will be provided by any of the following means:

- By electronic or e-mail transmission to your designated e-mail address, or
- By electronic or e-mail transmission with a hyperlink to the Increase website or other website where information is posted.

This Section informs you of your rights when receiving electronic Communications from the Bank.

- You agree that electronic Communications shall be considered “in writing” and have the same meaning and effect as if they were provided in paper form, unless you have withdrawn your consent to receive Communications electronically as stated in the Bank Agreement.
- You agree that the Bank has no obligation to provide you Communications in paper format, although the Bank may choose to do so at any time.
- You understand that, in order to view and retain copies of electronic Communications, you will need either:
  - A computer with access to the internet and a web browser that is currently being supported by its publisher and that has cookies enabled; or
  - A mobile device with access to the internet and the most recent device operating system and the most recent versions of Apple Safari or Google Chrome on iOS or Google Chrome for Android OS.
  - If there is a substantial change in these requirements, you will be notified of the requirement changes accordingly.

- You will also need a valid email address, sufficient storage space to save Communications or the capability to print the Communications from the device on which you view them.
- It is your responsibility to keep your e-mail address updated so that we can communicate with you electronically. You can update your contact information through the Increase Dashboard or by emailing [support@increase.com](mailto:support@increase.com). If you are accessing the Increase Services through a Platform, you may also update your contact information by notifying the Platform. You are responsible for ensuring your contact information is current and accurate.
- You may withdraw your consent to receive Communications electronically by notifying the Bank. If you withdraw your consent, the Bank will close your Bank Account and return any remaining funds from your Account to you.

---

Banking services provided by First Internet Bank of Indiana, Member FDIC. Increase is a financial technology company, not a bank. Cards Issued by First Internet Bank of Indiana, pursuant to a license from Visa Inc. Deposits are insured by the FDIC up to the maximum allowed by law through First Internet Bank of Indiana, Member FDIC.