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 or apply to obtain products or services from us or accept this agreement from a public computer.

This Agreement and Consent to Receive Electronic Disclosures ("E-SIGN Consent") applies to all of your accounts, products, and services with MetaBank ("we," “us,” and “our”) accessible, either currently or in the future through Online Banking (whether accessed through a personal computer or mobile device) and is being provided pursuant to the federal Electronic Signatures in Global and National Commerce Act. We may provide specific information, required by law to be provided to you in writing, to you electronically if we first present the information in this E-SIGN Consent and obtain your consent electronically. Your consent will also apply to any other person named on your account, product or service, subject to applicable law. Since certain of our accounts, products, or services are provided online and use electronic means to deliver information, you must consent to this E-SIGN Consent in order to use these services. We may still send you paper Disclosures, but we need to know that you are willing to, and capable of, receiving disclosures electronically that we may otherwise be required to provide on paper. You will still be able to select whether you wish to receive certain Disclosures (such as periodic statements) in electronic format or paper format. You may access the most current version within Online Banking by logging into your account at www.metabank.com. In order to sign up to receive products or services 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 “I ACCEPT,” you acknowledge the electronic receipt of this E-SIGN Consent and agree to receive any and all communications, agreements, documents, notices, and disclosures (collectively “Disclosures”) that we provide to you regarding the products and services that you obtain from us electronically. We will provide these Disclosures through our Online Banking (whether accessed through a personal computer or mobile device) which you may log into from www.metabank.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:

For Online Banking through a personal computer:
- 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; and
- 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.

For Online Banking through a mobile device or tablet:
- A mobile device with a compatible operating system including:
  o iOS- iPhone version 6.0 and higher
  o Android Phone version 2.2 and higher
  o iOS – iPad version 5.0.1 and higher
  o Android Tablet version 4.0.3 and higher
• Access to an Internet web browser which is capable of supporting HTML and 128-bit TLS encryption; and
• 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 by contacting Customer Service at 1-866-559-5037 or writing to us at MetaBank, P.O. Box 2556, Sioux Falls, SD 57101-2556. There may be a fee for paper copies of statements. Please see the current Service Fee Schedule that we have provided to you. If you need to request an additional copy of the Service Fee Schedule, you may request a copy by contacting Customer Service at 1-866-559-5037 or you can access the Schedule by clicking on the Service Fee Schedule link at the bottom of the page.

Withdrawing Your Consent
You may withdraw your consent to receive Disclosures electronically by contacting Customer Service at 1-866-559-5037 or writing to us at MetaBank, P.O. Box 2556, Sioux Falls, SD 57101-2556. If you do so, we will mail paper versions of all Disclosures. NOTE: Fees may apply (see the current Service Fee Schedule provided to you). If you need an additional copy of the current Service Fee Schedule, you may request a copy by contacting Customer Service at 1-866-559-5037 or you can access the Schedule by clicking on the Service Fee Schedule link at the bottom of the page. If you have withdrawn your consent and wish to consent to receive electronic Disclosures again in the future, you may do so by contacting Customer Service at 1-866-559-5037 or writing to us at MetaBank, P.O. Box 2556, Sioux Falls, SD 57101-2556.

Updating Your Contact Information
In the event of any changes to your contact information, please contact Customer Service at 1-866-559-5037 or by logging in to your account at www.metabank.com to update your contact information.