

Edward Jones SBL, LLC Electronic Document Disclosure and Consent

This Electronic Document Disclosure and Consent (“Consent”) sets forth the terms and conditions governing my consent to receive from and submit to Edward Jones SBL, LLC (the “Lender”) in electronic form documents relating to my application for a Reserve Line of Credit (“Line of Credit”) from the Lender. This Consent describes the conditions under which I may submit my Line of Credit application (“Application”) electronically to the Lender, and receive from and submit to the Lender related notices, disclosures, agreements and other communications (“Communications”) relating to my Application electronically instead of in hard copy (paper) form. Because the Lender is not presently accepting Applications in hard copy (paper) form, I acknowledge that if I do not agree to this Consent, I will not be eligible to submit an Application to the Lender for a Line of Credit at this time.

If more than one person is submitting an Application (whether as a borrower, co-borrower, pledgor or guarantor, as applicable), this Consent to submit the Application electronically to the Lender, and to receive electronic Communications from and submit electronic Communications to the Lender, must be agreed to by all such persons.

If I agree to this Consent, I agree that the Application shall be completed and submitted electronically to the Lender using the Lender’s secure portal used for the purpose of receiving Line of Credit Applications (the “Application Portal”). I also agree that subsequent Communications from the Lender (including, for example, Communications about the status of my Application, whether my Application has been approved, and disclosures required by law to be provided by the Lender in connection with an approved Line of Credit before any Line of Credit transaction occurs) may take the form of emails sent to me at my verified email address and/or Communications posted on the Application Portal (including Communications posted in PDF for me to download).

At any time, I may contact my Edward Jones Financial Advisor and request a paper copy of the Application or any Communication submitted to or received from the Lender electronically through the Application Portal, at no cost.

How to Withdraw Agreement to this Consent

If each person submitting an Application agrees to this Consent, any such person may at a later date withdraw their agreement to this Consent by notifying their Edward Jones Financial Advisor. Any such withdrawal notification will be effective after the Lender has had a reasonable time period in which to process the notification, and may be treated by the Lender as a withdrawal of the Application for the Line of Credit.

Even if no one withdraws agreement to this Consent, the Lender may choose in the Lender’s discretion to provide certain Communications in hard copy (paper) form and to require certain Communications to be submitted to the Lender in hard copy (paper) form.

Important Note: This Consent does not apply to Line of Credit monthly account statements and related communications the Lender will provide in connection with an approved and opened Line of Credit (including, for example, billing error communications and notices of changes to interest rates, Annual Percentage Rates, or changes to how interest rates or Annual Percentage Rates will be determined on an opened Line of Credit). Each approved borrower (and any applicable pledgor or guarantor) on an opened Line of Credit will receive Line of Credit monthly account statements and related communications in the same format (paper or electronic through Edward Jones Online Access) most recently chosen by that borrower (or pledgor or guarantor, as applicable) for account statements provided by Edward D. Jones & Co., L.P. (Edward Jones) in connection with the Edward Jones account that is pledged as collateral for the Line of Credit (subject to the Lender’s right to provide monthly account statements and related communications in hard copy (paper) form in the Lender’s discretion).

Required Hardware and Software for this Consent

Operating Systems: Windows[®] 7 or above, Mac OS[®] X or above, iOS 15.0 or above, Android 11 or above

Browsers: Chrome version 106.0 or higher, Firefox version 102.0 or higher, Microsoft Edge version 102 or higher, or Safari version 15 or higher

PDF Reader: Software that enables me to view and print Portable Document Format (PDF) files, such as Adobe[®] Acrobat Reader, Preview, or similar software

Email Account: An email account with an Internet service provider and email software in order to receive electronic communications from the Lender

Storage Capacity: Sufficient electronic storage capacity on my computer’s hard drive or other data storage unit to retain the Communications and/or a printer to print them

How to Decline This Consent

I may decline to agree to this Consent by exiting the system.

How to Agree to This Consent

By clicking "I AGREE", I confirm that I have the required hardware and software to receive and submit the Application electronically to the Lender and to receive related Communications electronically from, and submit Communications electronically to, the Lender, as described in this Consent, including the hardware and software required to view, download, print and otherwise receive and retain electronic copies of the Application and related Communications. I also confirm that I will download, print or otherwise save a copy of this Consent for my future reference.

Effect of My Consent

By agreeing to this Consent, I understand that (i) electronically submitting the Application and any related Communications to the Lender legally binds me in the same manner as if I had submitted in a non-electronic form; (ii) any Communications provided by the Lender to me electronically shall satisfy any legal requirement that such Communications be provided or made available to me in writing; and (iii) the electronically stored copy of my submission, any written instruction or authorization and any other document provided to me by the Lender, is considered to be the true, accurate and complete record, legally enforceable in any proceeding to the same extent as if such documents were originally generated and maintained in printed form. I agree not to contest the admissibility or enforceability of the Lender's electronically stored copy of this Consent, the Application and any other Communications.