

cred.ai Deposit Account Electronic Signature and Communications Agreement

This Electronic Signature and Communications Agreement (“**cred.ai E-Sign Agreement**”) applies to all communications and agreements related to the **cred.ai** Deposit Account offered by WSFS Bank, the **cred.ai** Services, and all products, services, and mobile applications offered by **cred.ai** and the website www.cred.ai (collectively the “**cred.ai** Account”).

In this cred.ai E-Sign Agreement, “we”, “us”, and “our” are used to refer to WSFS Bank and Robo Cred One LLC (“**cred.ai**”). “Communications” is defined as any conveyance or exchange of information between you and us regarding the **cred.ai** Account, including but not limited to any agreements or amendments, periodic statements, disclosures, notices, responses to claims, ledgers, reports, statements, transaction reports, or privacy policies

YOUR INFORMATION. We are legally required to deliver to you certain information in writing. However, the **cred.ai** Account is meant to be used by people who agree to receive Communications electronically. If you do not agree to receive Communications through electronic means and not in printed physical paper form, then you will not be permitted to open a **cred.ai** Account. Therefore in applying for or obtaining a **cred.ai** Account, or any other related future products or services, you acknowledge and agree to us sending you Communications through electronic means, in accordance and compliance with the Federal Electronic Signatures in Global and National Commerce Act. You also agree to use electronic signatures in dealing with us and our agreements, disclosures, updates, and other Communications.

DELIVERY METHOD. We will deliver Communications on our website or through any mobile app you have used to apply for the cred.ai Account. We may also send you Communications by email or SMS text as a courtesy. Despite your consent to receiving Communications electronically, we reserve the right to still deliver any of those Communications in paper form. We also reserve the right to terminate or change the manner in which we deliver the Communications electronically, after providing you the legally required notice of any such termination or change. You agree that all electronic or paper Communications will be considered delivered “in writing.”

RIGHT TO RECEIVE PAPER. Notwithstanding your consent to this cred.ai E-Sign Agreement, you have the right to obtain any Communications in paper form. The best, and most efficient method, would be to print the Communications yourself. However, if you would like us to print and mail you a specific Communication in writing, you may request by calling us at 877-244-0933. However, you will be charged a fee of up to \$25 for each Communication you request and receive in paper form. The proceeds of the fee we charge you will then be donated to the National Forest Foundation, or another charitable organization with an environmental or conservation focus. Paper delivery of Communications must be requested individually each time, and all subsequent Communications will still be sent electronically, unless you request otherwise.

CONTACT INFORMATION. You agree to ensure that we always have your most up to date contact information, email, and mobile phone number on file. You may update your information at any time by using our mobile app, website, or by calling 877-244-0933. We will not be responsible for Communications you miss due to your failure to keep your contact information current.

SYSTEM REQUIREMENTS. In order to obtain and fully utilize the **cred.ai** Account and its services, you must maintain or have access to technology that meets certain minimum system requirements. Otherwise, you may not be able to obtain the **cred.ai** Account and access all of its features and services. The minimum system requirements are:

- A personal computer with either the web browser Safari 7 or higher, Chrome 37 or higher, or Firefox 32 or higher, an Apple iPhone running iOS 12.0 or higher, or an Android phone running Android 9 or higher;
- A working email account;
- Ability to receive SMS texts and Two Factor Authentications.

You will be able to access Communications electronically if you have the personal computer, iPhone, or Android phone described above and will be able to save or print such Communications if you have a printer or storage device attached to your

personal computer or phone. Your ability to read and sign this cred.ai E-Sign Agreement demonstrates your ability to access Communications on our website or through our mobile app.

WITHDRAWING CONSENT. At any time, and for any reason, you may withdraw your consent to receive Communications electronically. To withdraw your consent, simply call 877-244-0933. If you withdraw your consent, we will terminate your **cred.ai** Account and access to our mobile and online services, and may either: transfer any outstanding balance in your **cred.ai** Account to your linked, third-party bank account, or mail you a check for that amount to your mailing address on file with us. Any withdrawal of your consent to receive electronic Communications will be effective only after we have a reasonable amount of time to process the withdrawal.

CONSENT AND SIGNATURE. By checking the box to agree to the cred.ai E-Sign Agreement, you consent to receive all Communications electronically and to adopt that check mark as your electronic signature. You confirm that the computer or mobile device via which you will access the Communications meets the minimum system requirements outlined above, and that your system access will allow you to download and/or print information, and that you provided us with a current and working email address via which we may send you electronic communications.