

This Electronic E-sign Consent Agreement (“Agreement”) allows us to provide you with electronic versions of important notices and documents associated with account(s) at Credit Service International Corp (“CSI”) and CSIContact.com. Certain laws and regulations require us to provide notices and disclosures to you in “writing” (traditionally this is defined as a paper notice); with your consent, the E-SIGN Act allows us to provide these documents to you electronically.

Definitions. The words “we,” “our,” and “us” mean Credit Service International Corp, affiliates, successors, and assigns. The words “you” and “your” mean each consumer and anyone else with access to an account. “Access Device” means any electronic device you use to access your account and view electronic documents. This includes, but is not limited to: a traditional computer such as a desktop or laptop computer; or a mobile device such as a tablet computer or a smartphone.

Scope of this Agreement. This Agreement applies to all communications, disclosures, and notices related to accounts placed with Credit Service International Corp. This consent will remain effective until expressly withdrawn by you. Your consent does not mean that we must provide documents electronically but instead that we may deliver some or all of those documents electronically.

System Requirements. By consenting to this agreement, you confirm that your Access Device meets the minimum specifications and requirements necessary to view and retain your electronic documents. To access your electronic documents on a mobile device, you will need: A mobile device with any of the following operating systems: Android or iOS (iPhone). A data plan provided by your wireless carrier and an up-to-date mobile internet browser that is compatible with, and supported by, your operating system (e.g., Chrome or Safari). If you wish to view .pdf files on your mobile device, you will need software that accurately reads and displays .pdf files. A printer and/or storage device if you wish to print or retain any electronic documents. To access your electronic documents on a traditional computer, you will need: A computer with any of the following operating systems: Windows XP or higher, OS X (Apple Macintosh) or higher. An internet connection and an up-to-date internet browser that is compatible with, and supported by, your operating system. Software that accurately reads and displays .pdf files. A printer and/or storage device if you wish to print or retain any electronic documents.

Changes to system requirements. We will notify you if our hardware or software requirements change and whether that change creates a material risk that you would not be able to access or retain your electronic documents. Continuing to use the payment portal website after receiving notice of the change is the reaffirmation of your consent to this change. If such changes to the system requirements create a material risk that you would not be able to access or retain your electronic documents you may withdraw your consent under this agreement without the imposition of any fees.

Email Address/Mobile Number. If you provide us with your consent through the online portal to use your personal email address for email communications or your mobile number for text messages, you agree to maintain a valid email/mobile number so that we may contact you regarding the account and to notify us of any changes to your email address/mobile number. You

may update your email address/mobile number by contacting us at [866-844-2358](tel:866-844-2358) during normal business hours of 8am to 5pm CST Monday through Friday or by visiting this website at CSISContact.com and changing your Communication Preferences.

Your Right to Receive Paper Copies. You may obtain a copy of any document or communication in paper form in addition to your access to the document or communication in electronic form at any time upon request by calling us at 866-844-2358 during normal business hours of 8am to 5pm CST Monday through Friday or by sending us a written request at CSI * 630 S Green Bay Rd, Ste 3 * Neenah, WI 54956 or by visiting this website at CSISContact.com and changing your Communication Preferences..

Withdrawal of Your Consent. You may withdraw your consent to this Agreement at any time. To withdraw your consent prior to proceeding, simply exit this session prior to accepting this Agreement. You may also select “No” as an option on the corresponding form if available. To withdraw your consent at any other time, you may contact us at [866-844-2358](tel:866-844-2358) during normal business hours of 8am to 5pm CST Monday through Friday or visit this website at CSISContact.com and change your Communication Preferences. If you withdraw your consent to this Agreement, you will no longer receive the electronic presentment of any documents or have the ability to make payments online.

Multiple Access Devices. Your acceptance of this agreement on one Access Device constitutes your acceptance on all Access Devices you use. For example, if you view and accept this agreement on a mobile device, the terms of this Agreement will apply to electronic documents accessed on a traditional computer (or vice versa). Additionally, by viewing and accepting this agreement on any Access Device, you are reasonably demonstrating your ability to access and view electronic documents in the format that the services are provided on that Access Device and all subsequent Access Devices. If you change Access Devices (or use multiple Access Devices), it is your responsibility to ensure that the new Access Device meets the applicable system requirements and that you are still able to access and view electronic documents on the subsequent Access Device. Continuing your application on other Access Devices is your reaffirmation of this Agreement.

Termination, Changes and Other Terms. Credit Service International Corp reserves the right, with or without cause, to suspend or discontinue the provision of electronic communications to you. We also may add to, delete or change the terms of this Agreement. We will provide you with notice of any termination or material change as required by law.

Acceptance. You will be asked to acknowledge your acceptance of these terms by selecting “Yes” on the corresponding form. In doing so, you are confirming that you meet the system requirements described above, that you have demonstrated your ability to receive, retain, and view electronic documents on your Access Device, and consenting to receive communications electronically as described above.

Electronic Communication Agreement

By selecting “Yes”, you are consenting and agreeing to the following:

Consent to Contact: Credit Service International Corp may send you notices, disclosures, and legal documents about any Active Accounts placed with our agency for collection now or in the future electronically by using the email address and/or mobile phone number you provide to us. You further agree when you communicate or engage with Credit Service International Corp through this portal, by text, or by email, you consent to receive an immediate, automated electronic response from Credit Service International Corp by text and/or email regardless of the time of day, day of week, or frequency of the communications. The information in any message may be subject to certain time lags and/or delays beyond our control.

You understand and agree you are providing Credit Service International Corp and its affiliates, agents, and service providers with your express consent to access information we use in connection with the collection of an Active Account now or in the future and to use written, electronic, or verbal means to contact you including but not limited to: contact by phone by using a dialer, contact by phone by using a manual contact system, contact by phone by using text messaging, contact by email, contact by using an artificial voice, or contact by leaving a prerecorded message to a mobile phone or landline.

Credit Service International Corp is a debt collector. This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.