

Electronic Disclosures Agreement

Last Updated: Aug 4, 2025

Crew Finance, Inc. agreement to receive electronic disclosures

In connection with obtaining services through the platform administered by Crew Financial, Inc. ("Crew") for products offered by our bank partner ("Bank") (Crew and Bank collectively, "we", "us", "our"), you consent to: (1) the use of electronic signatures in our relationship with you, and (2) receive and view communications, disclosures, notices, statements, policies, agreements and other communications we are required by law to provide to you or may otherwise provide to you for any product or service you obtain from us (collectively, "Disclosures") relating to your eligible account on the Crew platform ("Account") electronically by any of the following means:

- Text to your mobile phone number (which may include a link to a new Disclosure on the Crew website ("Website"));
- To your email (or social media network); or
- Notifications from our Website or mobile application ("Application").

Your consent covers all electronic signatures we use or obtain from you as well as all Disclosures relating to any product we offer through the Website at trycrew.com and/or our corresponding Application and remains in effect until you give us notice that you are withdrawing it. Delivery by any of these means will constitute proper notice to you under applicable law.

You acknowledge that Disclosures will include, but may not be limited to, the following:

- The Website, Application, [Privacy Policy](#), and [Terms of Use](#) ("Policies and Agreements");
- Disclosures and/or amendments we may provide you under our Policies and Agreements;
- Balance, activity and any other information on your Account;
- Periodic statements, receipts, confirmations, authorizations and transaction history for your Account;
- Disclosures regarding the resolution of any claimed error on your periodic statements; and
- Disclosures required or permitted by law or regulation.

Your Right to Revoke Consent: Your consent is effective until further notice by us or until you revoke your consent to receive electronic Disclosures. You may revoke your consent to receive electronic Disclosures at any time by emailing your request to us at support@trycrew.com. Your withdrawal of consent will become effective after we have had a reasonable opportunity to act upon it.

If you do not consent or if you withdraw your consent, we reserve the right to refuse to accept your Account application, to cancel your Account, place your Account on inactive status, or to provide a paper copy of Disclosures. If you request a paper copy of a Disclosure within 180 days of the date of the Disclosure and we elect to send you a paper copy, we will waive our standard Disclosure Request Fee for the first two requests. After that, any additional Disclosure Requests may be subject to fees. We will only provide paper copies upon your request if your current mailing address is in your Account profile. Please refer to our Fee Schedule for any fees that may apply to additional Disclosure Requests or any fees that may apply to paper copies.

System Requirements: In order to receive Disclosures, whether by text or email, you need to have a means of printing or storing them. So, in addition to having an email address and phone number you must have the following:

- Computer or mobile device with Internet connection;

- A current web browser with cookies enabled;
- A valid email address on file in your Account profile;
- Ability to store or print the Disclosures;
- Software capable of viewing PDF documents (such as Adobe Acrobat Reader or a web browser that supports PDFs); and
- If you use a spam blocker, you must add support@trycrew.com to your email address book or allowlist

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 Disclosure for your records. We reserve the right to change these System Requirements and will provide you with a Disclosure when we make a material change to the System Requirements.

Receiving Texts and Emails: In order to receive Disclosures, you must ensure that the primary mobile phone and/or email address that you provide us is your valid, current phone number or email address, and you are able to receive at that address texts or email messages containing Disclosures including attached electronic documents and that such Disclosures, including portions that are attached documents are available for viewing and storing or printing by you. You agree to promptly update your email address by updating your Account profile if your email address changes. You acknowledge that our ability to notify you of the availability of your Disclosures is contingent on the validity of mobile phone number and email address in our records. If your mobile phone or email address is no longer valid, we reserve the right to determine your Account is inactive or take other actions as set forth in the [Terms of Use](#). If we determine your Account is inactive you may not be able to conduct any transactions in your Account until you update your mobile phone or email address in your Account profile.

Reservation of Rights: We reserve the right to provide you with any Disclosure in writing, rather than electronically, or to withdraw the right to receive Disclosures electronically at any time. You agree to maintain on file with us your current street address and to promptly update your address in the event it changes by updating your Account profile. Although we may waive our fee for delivery of paper Disclosures, we reserve the right to charge the Disclosure Request Fee and to increase this fee at our discretion.

Communications in Writing: We recommend that you print a copy of this Consent and any Disclosure that you view electronically for your records as the Disclosure may not be accessible online at a later date. All Disclosures from us to you will be considered "in writing" and shall have the same meaning and effect as a paper Disclosure. You acknowledge and agree that Disclosures are considered received by you within 24 hours of the time posted to the Website, or within 24 hours of the time emailed or sent via text to you unless Crew receives notice that the Disclosure was not delivered.

General: You understand and agree that we are responsible for sending the Disclosures to you electronically by email or text to the address in your Account profile or through the Service. We are not responsible for any delay or failure in your receipt of the email or text notices and whether or not you choose to view the Disclosure, subject to your right to revoke your consent to receive Disclosures electronically.

Contact Us: Except as otherwise provided by law or other agreement between you and us, you may provide us with notices regarding your Accounts by emailing us at support@trycrew.com.