

## CONSENT FOR ELECTRONIC SIGNATURES, RECORDS, AND DISCLOSURES

Please read this information carefully and print a copy and/or retain this information electronically for future reference.

**Introduction.** You are submitting a request for a credit transaction from Scryp.com, (hereinafter “we,” “us,” “our,” or “Scryp.com”). To provide services online and electronically, we need you to consent to using and accepting electronic signatures, electronic records, and electronic disclosures (“Your Consent”). Scryp.com can only give you the benefits of its online service by conducting its business through the Internet. This document, entitled CONSENT FOR ELECTRONIC SIGNATURES, RECORDS, AND DISCLOSURES informs you of your rights when receiving legally required disclosures, notices, and information from Scryp.com. When you click “Finish My Application” on the previous page, you are acknowledging that you received this document and consent to using electronic signatures, records, and disclosures. When you click “I Agree,” “Submit My Application,” “Next,” or “Submit,” on the website, you are acknowledging your consent to conduct transactions with Scryp.com by using electronic disclosures, electronic records, and contract documents (“Disclosures”).

**Option for Paper or Non-Electronic Records.** You may request any Disclosures in paper copy by logging in and printing a paper copy. You may also mail us your written request to Scryp.com, PO Box 970028, Orem, UT 84097. We will provide paper copies at no charge. Scryp.com will retain all Disclosures as applicable law requires.

**Scope of Consent.** Your Consent and our agreement to conduct transactions electronically apply to all transactions between you and Scryp.com. By exercising Your Consent, Scryp.com will process your application information and interact during this transaction and any future online transaction with you electronically. We will also send you notices related to your application, any transaction you enter, and other notices electronically.

**Consenting to Do Business Electronically.** Before you decide to do business electronically with Scryp.com, you should consider whether you have the required hardware and software capabilities described below.

**Hardware and Software Requirements.** To access and retain the Disclosures electronically, you will need to use the following computer software and hardware: A PC or MAC compatible computer or other device capable of accessing the Internet and an Internet Browser software program that supports at least 256-bit SSL encryption, such as Google® Chrome, Apple® Safari, Mozilla Firefox®, or Microsoft® Edge. To read some documents, you may need a PDF file reader like Adobe® Acrobat Reader. If at any time during this transaction these requirements change in a way that creates a material risk that you may not be able to receive Disclosures electronically, Scryp.com will notify you of these changes. You will need a printer or a long-term storage device, such as your computer's disk drive, to retain a copy of the Disclosures for future reference. For questions regarding the hardware and software requirements, you may send us your written questions by mail to [info@Scryp.com](mailto:info@Scryp.com).

**Withdrawing Consent.** You are free to withdraw Your Consent at any time and at no charge. However, if you withdraw Your Consent before receiving a credit transaction, this will prevent you from obtaining a credit from us. If at any time you wish to withdraw Your Consent, you can send us your written request by mail to Scryp.com, PO Box 970028, Orem, UT 84097 with the details of such request. If you decide to

withdraw Your Consent, the legal effectiveness, validity, and enforceability of prior electronic Disclosures will not be affected.

**Change to Your Contact Information.** You should keep us informed of any change in your electronic address or mailing address. You may update such information by logging into the website and providing the updated information. You may also send us your written update by mail to our address above.

**YOUR ABILITY TO ACCESS DISCLOSURES.** BY CLICKING "SUBMIT MY APPLICATION," YOU ACKNOWLEDGE THAT YOU CAN ACCESS THE DISCLOSURES IN THE DESIGNATED FORMATS DESCRIBED ABOVE. Once you give your consent you can log into the website to access these documents.

**CONSENT.** YOU ACKNOWLEDGE THAT YOUR CONSENT TO ELECTRONIC DISCLOSURES IS REQUIRED TO FOR THIS TRANSACTION WITH SCRYP.COM OVER THE INTERNET.

**BY CLICKING "SUBMIT YOUR APPLICATION," ON THE CUSTOMER APPLICATION PAGE, YOU ACKNOWLEDGE YOU HAVE READ THIS INFORMATION ABOUT ELECTRONIC SIGNATURES, RECORDS, DISCLOSURES, AND DOING BUSINESS ELECTRONICALLY AND ARE PROVIDING YOUR CONSENT TO USING ELECTRONIC SIGNATURES, HAVING ALL DISCLOSURES PROVIDED OR MADE AVAILABLE TO YOU IN ELECTRONIC FORM AND TO DOING BUSINESS WITH US ELECTRONICALLY. YOU ACKNOWLEDGE THAT YOU MAY REQUEST A PAPER COPY OF THE ELECTRONIC RECORDS AND DISCLOSURES, WHICH WE WILL PROVIDE TO YOU AT NO CHARGE.**