



CONSENT FOR ELECTRONIC COMMUNICATIONS

This Consent for Electronic Communications ("E-Sign Agreement") is required by the federal Electronic Signatures in Global and National Commerce Act ("E-Sign Act"). Before Atlantic Xchange LLC can open your account and provide money transfer services, you must read and acknowledge the disclosures below and provide your consent to receive all communications electronically.

Please read this E-Sign Agreement carefully. You may print or save a copy for your records. If you do not agree to receive communications electronically, you will not be able to open an account or use our services.

1. DEFINITIONS

The following terms apply throughout this E-Sign Agreement:

- "Account" means your Atlantic Xchange customer profile, accessed through our website at www.atlanticxchange.com or our mobile application.
- "Access Device" means any electronic device you use to access our services or view electronic documents, including but not limited to smartphones, tablets, laptops, and desktop computers.
- "Communication" means any agreement, amendment, disclosure, notice, receipt, error resolution notice, privacy policy, periodic statement, regulatory notification, or any other information we are required or choose to provide to you in writing in connection with your account or our services.
- "Atlantic Xchange," "we," "us," and "our" means Atlantic Xchange LLC, its agents, authorized representatives, successors, and assigns.
- "You" and "your" means the individual identified in your Atlantic Xchange account profile.

2. SCOPE OF THIS AGREEMENT

This E-Sign Agreement applies to all Communications related to your Atlantic Xchange account and the money transfer services we provide, including those accessed through our mobile application. Our services are intended for individuals who are willing and able to:

- Receive all legally required notices and Communications from us exclusively in electronic form, to the extent permitted by law; and

- Provide electronic signatures where required in connection with those Communications.

If you do not agree to receive Communications electronically, you may not open an account with Atlantic Xchange or use our services. If you later withdraw your consent, we reserve the right to restrict or close your account as described in Section 6 below.

3. COMMUNICATIONS COVERED BY THIS AGREEMENT

By consenting to this E-Sign Agreement, you agree that Atlantic Xchange may deliver the following types of Communications to you electronically, to the fullest extent permitted by applicable law:

- This Agreement and any future amendments or updates to it;
- Your Customer Service Agreement and any changes to its terms;
- Transaction receipts, payment confirmations, and transfer status notifications;
- Payment authorizations and fund availability notices;
- Error resolution notices and responses to claims or disputes;
- Privacy notices and updates to our Privacy Policy;
- Regulatory disclosures and legally required notifications;
- Account statements and transaction history summaries;
- Notices of account suspension, restriction, or closure;
- Marketing and service-related updates, where you have opted in; and
- Any other Communications between Atlantic Xchange and you relating to your account or our services.

4. HOW WE DELIVER ELECTRONIC COMMUNICATIONS

Atlantic Xchange will deliver Communications to you electronically through one or more of the following methods:

- By posting to your account dashboard on our website at www.atlanticxchange.com;
- By sending an email to the address registered to your account;
- Through push notifications or in-app messages via our mobile application; or
- By SMS text message to the mobile number registered to your account, where you have separately opted in to receive text messages.

We will notify you when a new Communication is available for your review. It is your responsibility to check these channels regularly and to review any Communications we send or post. Atlantic Xchange is not responsible for Communications you fail to receive because your contact information is outdated or because a spam filter has redirected our messages.

To ensure you receive our emails, please add customerservice@atlanticxchange.com to your email address book or approved senders list.

5. ELECTRONIC SIGNATURES

You agree that your electronic signature on any Communication is legally valid and binding. Your electronic signature may take any of the following forms:

- Clicking a displayed button such as "I Agree," "Accept," or "Confirm";
- Checking a displayed checkbox to acknowledge or consent to terms;
- Typing your full name into a designated signature field;
- Replying to an email from Atlantic Xchange with an affirmative response; or
- Taking any other affirmative action described at the time you view a Communication that indicates your intent to sign or agree.

By taking any of the above actions, you acknowledge that you intend your action to serve as your electronic signature and that it carries the same legal weight as a handwritten signature under the E-Sign Act.

6. HOW TO WITHDRAW YOUR CONSENT

You may withdraw your consent to receive electronic Communications at any time by notifying us in writing at the following address:

Atlantic Xchange LLC
Attn: Customer Service
5846 Schaefer Rd
Dearborn, MI 48126

You may also contact us by email at customerservice@atlanticxchange.com or by phone at 1-888-444-3962 to initiate the withdrawal process, though a written request may still be required to complete it.

Please be aware that withdrawing your consent may limit or eliminate your ability to use Atlantic Xchange services. If your account is closed as a result of your withdrawal, any outstanding obligations you have incurred remain due and any refundable balance will be returned to you by check mailed to your address on file. Withdrawing your consent does not affect the legal validity of any Communications that were previously delivered to you in electronic form.

7. HARDWARE AND SOFTWARE REQUIREMENTS

To access and retain electronic Communications from Atlantic Xchange, your Access Device must meet the following minimum requirements:

- A smartphone, tablet, or computer with an active internet connection;
- A mobile device running iOS version 14.0 or higher, or Android version 8.0 or higher, to use our mobile application;
- A current web browser such as Chrome, Safari, Firefox, or Edge to access our website;
- The ability to view, download, and retain Portable Document Format (PDF) files;
- An active email account with a functioning email service provider; and
- Access to a printer, external storage drive, or cloud storage service to retain copies of Communications for your records.

If our hardware or software requirements change in a way that creates a material risk that you would be unable to access or retain your electronic Communications, we will notify you of the change. Continuing to use our services after receiving such a notice will be treated as your reaffirmation of consent to this E-Sign Agreement and your confirmation that your Access Device meets the updated requirements.

8. KEEPING YOUR CONTACT INFORMATION CURRENT

It is your responsibility to ensure that the email address, phone number, and mailing address associated with your Atlantic Xchange account are accurate and up to date at all times. You can update your contact information at any time by:

- Logging into your account at www.atlanticxchange.com and updating your profile; or
- Contacting our customer service team by phone at 1-888-444-3962 or by email at customerservice@atlanticxchange.com.

Atlantic Xchange is not responsible for any delay or failure in your receipt of Communications if they are sent to the last contact information you provided to us. If we become aware that your contact information is no longer valid, we may suspend your account until updated information is provided.

9. REQUESTING PAPER COPIES

After consenting to this E-Sign Agreement, you may request a paper copy of any Communication that was previously delivered to you electronically. To request a paper copy, please contact us at:

Atlantic Xchange LLC
Attn: Customer Service
5846 Schaefer Rd
Dearborn, MI 48126

You may also submit your request by email at customerservice@atlanticxchange.com or by phone at 1-888-444-3962. Paper copies of Communications will be provided at no charge and will be mailed to the address on file for your account. Requesting a paper copy does not constitute a withdrawal of your consent to receive future Communications electronically.

10. LEGAL EFFECT OF ELECTRONIC COMMUNICATIONS

You agree that all electronic Communications provided by Atlantic Xchange constitute reasonable and proper notice for the purposes of any and all applicable laws, rules, and regulations. You further agree that electronic Communications fully satisfy any legal requirement that such notices or disclosures be provided to you "in writing" or in a form that you may retain.

Your consent to this E-Sign Agreement is being provided in connection with transactions affecting interstate commerce and is subject to the federal Electronic Signatures in Global and National Commerce Act. You and Atlantic Xchange both intend for the E-Sign Act to apply to the fullest extent possible to support and validate our ability to conduct business with you through electronic means.

11. CHANGES TO THIS AGREEMENT

Atlantic Xchange reserves the right to modify the terms of this E-Sign Agreement or to discontinue the provision of electronic Communications at any time. We will provide you with advance notice of any material changes as required by applicable law. Your continued use of our services following notice of any changes will constitute your acceptance of the updated terms.

If we discontinue electronic Communications entirely, we will revert to delivering Communications by paper and will notify you of the change in delivery method.

12. YOUR CONSENT

By clicking, checking, or otherwise selecting the consent option presented to you in our application or on our website, you confirm the following:

- You have read this E-Sign Agreement in its entirety and understand its contents;
- You affirmatively consent to receiving all Communications from Atlantic Xchange electronically, to the extent permitted by law;
- You confirm that your Access Device meets the hardware and software requirements described in Section 7;
- You have provided Atlantic Xchange with a current and valid email address at which you can receive electronic Communications;
- You understand that you may withdraw this consent at any time but that doing so may affect your ability to use our services; and

- You adopt your click, check, or other affirmative action as your electronic signature, which you agree carries the same legal validity as a handwritten signature.

If you have any questions about this E-Sign Agreement before providing your consent, please contact us at customerservice@atlanticxchange.com or call 1-888-444-3962 before proceeding.