

CONSENT TO ELECTRONIC TRANSACTIONS AND DISCLOSURES

Because the FlexDeduct financial platform operates only on the Internet, if you choose to participate on our platform as a member, borrower or in any other manner, it is necessary for you to consent to transact business with us online and electronically. As part of doing business with us, therefore, we also need you to consent to our giving you certain disclosures electronically, either via our Site or to the email address or mobile phone number you provide to us. By agreeing to the Terms of Use, you agree to receive electronically all documents, communications, notices, contracts, and agreements arising from or relating to your use of the Site and Service, including any loans you may request or receive, your registration as a member or borrower on our Site, your use of this Service, and the servicing of your membership, loan, if funded, (each, a "Disclosure"), from us, including corrections of such documents. The decision to do business with us electronically is yours. This document informs you of your rights concerning Disclosures.

CUSTOMER COMMUNICATIONS: By accepting these Terms of Use, you expressly consent to be contacted by us, our agents, representatives, affiliates, or anyone calling on our behalf for any and all purposes, at any telephone number, or physical or electronic address you provide or at which you may be reached. You agree we may contact you in any way, including SMS messages (including text messages), calls using prerecorded messages or artificial voice, and calls and messages delivered using auto telephone dialing system or an automatic texting system. Automated messages may be played when the telephone is answered, whether by you or someone else. In the event that an agent or representative calls, he or she may also leave a message on your answering machine, voice mail, or send one via text.

You consent to receive SMS messages (including text messages), calls and messages (including prerecorded and artificial voice and autodialed) from us, our agents, representatives, affiliates or anyone calling on our behalf at the specific number(s) you have provided to us, or numbers we can reasonably associate with your account (through skip trace, caller ID capture or other means), with information or questions about your application, loan and/or account. You certify, warrant and represent that the telephone numbers that you have provided to us are your numbers and not someone else's. You represent that you are permitted to receive calls at each of the telephone numbers you have provided to us. You agree to alert us whenever you stop using a particular telephone number.

TELEMARKETING CALLS: If you have provided consent for telemarketing calls, you agree that (i) we, our agents, representatives, affiliates, third parties, and anyone calling on our behalf may call, email or SMS messages (including text messages) you at the numbers and addresses you have provided for purposes of describing goods and services that may be of interest to you, offered by us, our affiliates and/or third parties; (ii) agree these calls, text and email messages may be made using an automatic dialing or email system technology and/or involve prerecorded and/or artificial voice messaging. Your consent, if provided, will be effective even if the number you have provided is registered on any state or federal Do-Not-Call (DNC) list. This consent for telemarketing calls shall remain in effect until you revoke it. Your consent to telemarketing calls may be revoked by informing the telemarketing representative, or any other method, which ensures we receive the revocation.

Your consent to telemarketing calls is not a condition of obtaining your membership or loan.

You also understand that your cellular or mobile telephone provider may charge you according to the type of plan you carry.

Opt-Out: You can revoke your consent by contacting us via email at membership@flex-deduct.com or by calling Member Support at 470-524-2229. You may also reach us in writing to us at the following address: FlexDeduct, 686 Wandering Woods Way, Ponte Verdra, FL 32081, Attention: Membership.

CALL RECORDING AND MONITORING: You consent to the recording and monitoring, for quality assurance, training, risk management and/or collection purposes, of any call that you place with us (or our agents, representatives, affiliates, third parties or anyone calling on our behalf) or that we (or our agents, representatives, affiliates, third parties or anyone calling on our behalf) place to you.

Electronic Communications. Any Disclosures will be provided to you electronically through FlexDeduct.com either on our Site or via electronic mail to the email address you provided. If you require paper copies of such Disclosures, you may sign in to your account on our Site and print the documents desired or you may write to us at the mailing address provided below and a paper copy will be sent to you at a cost of up to \$5.00 per document requested. A request for a paper copy of any Disclosure will not be considered a withdrawal of your consent to receive Disclosures electronically. We may discontinue electronic provision of Disclosures at any time in our sole discretion.

Scope of Consent. Your consent to receive Disclosures and transact business electronically, and our agreement to do so, applies to any transactions to which such Disclosures relate, whether between you and FlexDeduct. Your consent will remain in effect for so long as you are a User and, if you are no longer a User, will continue until such a time as all payments on the Loan have been made.

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

Hardware and Software Requirements. In order to access and retain Disclosures electronically, you must satisfy the following computer hardware and software requirements: access to the Internet; an email account and related software capable of receiving email through the Internet; supported Web browsing software (Chrome version(see <http://www.google.com/chrome> for latest version) or higher, Firefox version (see <http://www.mozilla.com> for latest version) or higher or Safari (see <http://www.apple.com/safari> for latest version); and hardware capable of running this software. To ensure access and optimal printing of your loan documents in PDF format.

Additional Mobile Technology Requirements. If you are accessing our site and the Disclosures electronically via a mobile device (such as a smart phone, tablet, and the like), in addition to the above requirements you must make sure that you have software on your mobile device that allows you to print and save the Disclosures presented to you during the application process. These applications can be found for most mobile devices in the device's respective "app store". If you do not have these capabilities on your mobile device, please access our site through a device that provides these capabilities.

Withdrawing Consent. You may withdraw your consent to receive Disclosures electronically by contacting us at the address below. However, once you have withdrawn your consent you will not be able to post membership or loan requests on our Site. If you have a pending loan request on our Site we will terminate it and remove it from our system. If you have already received a loan, all previously agreed to terms and conditions will remain in effect, and we will send Disclosures to your verified home address provided during registration.

How to Contact Us regarding Electronic Disclosures. You can contact us via email at membership@FlexDeduct.com or by calling Member Support at 470-524-2229. You can also reach us in writing to us at the following address: FlexDeduct, Inc, 686 Wandering Woods Way , Ponte Verdra, FL 32081, Attention: Membership.

You will print a copy of this Agreement for your records and you agree and acknowledge that you can access, receive and retain all Disclosures electronically sent via email or posted on the Site.

Change in Your Contact Information. You will keep us informed of any change in your email or home mailing address so that you can continue to receive all Disclosures in a timely fashion. If your registered email address changes, you must notify us of the change by sending an email to membership@FlexDeduct.com or calling 470-524-2229. You also agree to update your registered residence address and telephone number on the Site if they change.