



STASH FINANCIAL, INC. ESIGN Agreement - effective as of August 1, 2022

Please read this Stash Financial, Inc. (“Stash”) ESIGN Agreement (“Agreement”) carefully and retain a copy for your records. This Agreement applies to all current and future disclosures, agreements, statements, fee schedules, notices, and other documents, including but not limited to information that we are required by law to provide you in writing, (collectively, “Communications”) related to the services provided by Stash and/or any of its affiliates (the “Services”).

For purposes of this Agreement, “affiliates” shall mean any entity or person, directly or indirectly, owned by, or under common ownership control with Stash. As used in this Agreement, “Issuing Bank” means Stride Bank, N.A., “you” means the person providing this consent, and “us” or “we” or “our” means Stash.

1. Method

All communications that we provide to you in electronic form will be provided either (1) via email or (2) by access to a website that is designated in an email notice sent to you at the time the information is available. You understand that you will be deemed to have received certain Communications (such as prospectuses and other Communications that do not contain personal financial information) when they are posted to a publicly available website.

2. Keeping Your Information up to Date

It is your responsibility to provide us with a true, accurate, and complete email address, contact, and other information related to this Agreement and any of your accounts, and to maintain and update promptly any changes in this information. You can update information (such as your email address) through the app on stash.com, support@stash.com, or by contacting us at 1-800-205-5164. We are not responsible for any delay or failure in your receipt of the Communications if we send the Communications to the last email address you have provided to us.

3. Hardware and Software

To view Communications, you will need a:

- Access to an active email account with an Email Service Provider;
- A Current Version (defined below) of an Internet browser we support;
- Connection to the Internet;
- Current Version of a program that accurately reads and displays PDF files (which may be either a browser that supports native PDF rendering or a program such as Adobe Acrobat Reader); and
- A computer or mobile device and an operating system capable of supporting all of the above.



By “Current Version,” we mean a version of the software that is currently being supported by its publisher. We agree to provide you with notice of any change in the hardware or software requirements needed to access or retain Communications electronically.

4. Withdrawing Consent

You may revoke or suspend your consent to electronic delivery at any time by contacting us at support@stash.com or by telephone at (800) 205-5164. However, if you revoke or suspend your consent, Stash may restrict, revoke or terminate your access to the Services, eliminate product features, or terminate any agreement or account with you in accordance with the provisions of that agreement. Any revocation of your consent will take effect on a date determined by Stash. Additionally, if you request paper copies of Communications, Stash may charge you a reasonable service charge (to the extent permitted by law) for the delivery of paper copies of any Communication that would otherwise be delivered to you electronically. You further agree that any revocation or suspension of your consent to this Agreement, your request for paper copies, will not imply that the previous electronic delivery or signature of documents pursuant to this Agreement did not constitute good and effective delivery, as applicable, or otherwise revoke your consent to any agreement or any term thereof.

Additionally, if any e-mail notification sent to you at your electronic address of record is returned to Stash as undeliverable and Stash is unable to obtain a valid e-mail address, you will be deemed to have revoked your consent to electronic delivery and will be subject to the terms described in this section.

5. Requesting Paper Copies

We will not send you a paper copy of any Communication, however, we reserve the right, but assume no obligation, to provide a paper (instead of electronic) copy of any Communication that you have authorized us to provide electronically.

6. Communications in Writing

All Communications in either electronic or paper format will be considered “in writing”. You should print or download for your records a copy of this Agreement and any other Communication that is important to you.

7. Federal Law

You acknowledge and agree that your consent to electronic Communications is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act (the “Act”), and that you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.



8. Termination/Changes

We reserve the right, at our sole discretion, to discontinue the provision of your electronic Communications, or to terminate or change the terms and conditions on which we provide electronic Communications. We will provide you with notice of any such termination or change as required by law.

9. Consent

You agree to be bound by any agreement entered into electronically (through clicks, taps or other actions) by any person using your user account information and password. You will not contest the legal effectiveness, validity, enforceability, or use of the electronically stored copies of any agreements electronically signed by you electronically based on the fact that the terms were accepted electronically, and you further agree that any such agreements entered into electronically will be deemed to be “in writing” and to have been “signed” by you with the same effect as a manual signature (and any electronic record of such agreements entered into electronically will be deemed to be “in writing”).