

E-Sign Agreement

Effective July 1st, 2018

Introduction

This E-Sign Agreement (the "Agreement") allows us to provide you with electronic version of important notices and documents associated with products and services offered by Aspiration Financial, LLC ("Aspiration"). For purposes of this Agreement, the words "we," "our," and "us" mean Aspiration, affiliates, successors and assigns. The words "you" and "your" means each applicant, account owner and anyone else with access to an Aspiration account. If there is more than one owner, then these words mean each account owner separately, and all account owners jointly.

You agree to receive electronic Communications from us.

We are required by law to give you certain information in writing. This means you have the right to receive that information physically, on paper. With your consent, Aspiration will send that information to you electronically, instead, in accordance with the federal Electronic Signatures in Global and National Commerce Act ("E-Sign Act"). By consenting to this Agreement, you consent to receive Communications in electronic form for any Aspiration products, services, and accounts that you apply for or obtain, either now or in the future. You also consent to the use of electronic signatures in your relationship with Aspiration. "Communications" includes each disclosure, notice, agreement, privacy policy, statement, record, document, and other information that may be required or otherwise provided during the business relationship between you and Aspiration. We reserve the right to provide Communications in paper form.

We may deliver electronic Communications to you in several ways.

Electronic Communications may be posted within the Aspiration website and/or delivered to the email address you provided to Aspiration. It is your responsibility to keep current your contact information associated with your Aspiration account so that we can send you electronic Communications. You can update your email address and other contact information from your account settings within the Aspiration website, mobile app, or by contacting Aspiration at 800-683-8529.

You can withdraw your consent to receive Electronic Communications.

You have the right to withdraw your consent to receive electronic Communications. If you withdraw your consent, we will terminate your Aspiration account and related services, including your use of the Aspiration online applications. To withdraw your consent, please contact Aspiration at 800-683-8529.

You have the right to request documents physically, on paper.

You will have the right to request any Communications covered by this Agreement in physical, paper form. To receive a paper copy of any document that has been previously provided to you, please contact customer service at 800-683-8529. There is no cost for requesting paper documents. Future Communications will continue to be delivered electronically unless you withdraw your consent, as described below. We reserve the right to terminate our relationship, if we are unable to support certain requests for paper documents.

Minimum system requirements for accessing electronic Communications.

To access electronic Communications, you will need certain browser and encryption software that meet these requirements. Our system requirements are:

1. A mobile device running Apple iOS 10.0+ or Android 5.0+ (Lollipop).
2. A computer capable of running a modern web browser like Internet Explorer 11, Microsoft Edge, Safari 7+, Chrome 37+, or Firefox 32+.
3. The ability to view and retain Portable Document Format (PDF) files.
4. The ability to receive text messages to allow for two-factor authentication.

By consenting to this Agreement, you confirm that the electronic device you use to access Aspiration products and services meets the minimum specifications and requirements outlined above. If a change in these hardware or software requirements creates a substantial risk that you will not be able to access or retain electronic Communications, Aspiration will provide you with notice of such change. Continued use our electronic services after any such notice signifies your acceptance of the change and reaffirmation of your consent.

Customer consent.

By checking the "I Accept" box, you consent to the electronic delivery of all Communications. You cannot open this account without acceptance of this Agreement. You confirm that you have access to an electronic device that satisfies our minimum system requirements, and that you have access to a printer and/or the ability to download information. By consenting to electronic delivery of Communications, you also agree that Aspiration will not be providing to you any future Communications in paper form unless specifically requested by the means defined above. You should retain a copy of this Agreement and all other Communications for your records.