



COMMUNICATION CONSENT WITH WIRELESS CARRIER AUTHORIZATION TERMS

COMMUNICATION CONSENT

You expressly consent and agree to receive communications (including but not limited to prerecorded or artificial voice message calls, text messages, and calls made by an automatic telephone dialing system) from us, our affiliates, successors and assigns, and designated third-party service providers acting on our behalf, regarding any partially or fully completed account application that you submit or attempt to submit to us, any account that you establish with us, at any telephone number that you provide to us or that we can reasonably associate with you (through skip trace, caller ID capture or other means), now and in the future, including cellular telephone numbers. You agree to notify us if any telephone number associated with any such application or account changes or is reassigned to a new subscriber. You certify that you are authorized to provide this consent because you are either the subscriber of the telephone number you provide or a non-subscriber customary user with authority to provide this consent. Standard communication rates, fees, and charges from your telephone service provider may apply. You agree that we may monitor and record any communications between you and us for quality assurance and other permitted business purposes.

You agree that we may communicate with you via electronic mail regarding any action you take in response to any partially or fully completed account application that you submit or attempt to submit to us and any account that you establish with us. You agree that we may communicate with you via electronic mail to market products or services to you, or for any other permitted business purpose. You understand and agree that we may always communicate with you in any manner allowed by law that does not require your consent.

WIRELESS CARRIER AUTHORIZATION TERMS

You authorize your wireless carrier to use or disclose information about your account and your wireless device, if available, to Happen Bank or its service provider for the duration of your business relationship, solely to help them identify you or your wireless device and to prevent fraud. See our Privacy Policy for how we treat your data.