

CONSENT TO RECEIVING ELECTRONIC COMMUNICATIONS

Definitions

“We,” “us,” and “our” mean First Bank & Trust, and Imprint Payments, Inc., as a service provider to First Bank & Trust, and each of their agents, authorized representatives, successors, and assigns (including, for the avoidance of doubt, any subsequent holder of a loan or credit card agreement). “You” and “Your” mean an individual applying for a loan or a credit card account (collectively, “account”). Communications refers to documentation and notices associated with an application or account, as further defined below.

You understand and agree that we may provide all communications to you regarding your application or account in electronic format, including without limitation disclosures required by law, disclosures made in connection with opening your account, disclosures for servicing your account, and any and all other communications regarding your application or account and use of the Imprint customer portal (“Communications”). You further agree that you are able to access this Consent to Receiving Electronic Communications, as well as any other electronic communication provided, on your personal device.

You understand and agree that we will provide you the following Communications in electronic format: your loan or card agreement, any amendments to your loan or card agreement, and any notices we must provide to you as a result including; periodic statements; terms and conditions of the rewards program, any amendments to such terms and conditions and any notices we must provide as a result including; communications regarding billing error disputes or unauthorized charges to your account; privacy notices; notices regarding use of your credit reports or credit scores; communications regarding payments on your account, including automatic payments deducted from a deposit account; communications regarding changes to your credit line; and communications regarding account suspension or closure.

We are not obligated to send you such Communications electronically. Even if you consent to electronic Communications, we may, from time to time at our discretion, send you physical Communications via mail or other channels. You can obtain a paper copy of an electronic Communication by printing it yourself or by requesting we mail you a paper copy. Except in connection with paper statements, we will not otherwise charge a fee for a requested paper copy of an electronic Communication. If you fail to enroll in electronic statements or request that your monthly billing statement be provided in paper form, your account will be billed a \$1.99 fee each month for mailed paper statements as permitted by law. We will charge this paper statement fee on the statement closing date in any billing period in which a paper billing statement is mailed, even if you also are provided it in electronic form. You can avoid the paper statement fee by enrolling in paperless (electronic) statements to have your monthly billing statement provided in electronic form only. You can enroll in paperless statements and change your statement delivery setting at any time by logging into your account online or the Crate & Barrel iOS app, or in the Imprint app for Android.

You agree that all electronic Communications are considered “in writing.” You understand and agree that we may send such Communications to you via email at the email address you provide to us or make such Communications available to you online at a website we designate.

We will alert you via email, text message, or push notifications when we make such Communications available. You agree that you will maintain a valid email address and telephone number. You also agree to notify us if the email address or telephone number you provided to us changes and to provide us your new updated contact information immediately. To update the information that we need to contact you electronically, please login to the Imprint customer portal, navigate to settings, and update your email address or telephone number.

You agree that you meet the following minimum hardware and software requirements:

- A mobile device that is running iOS 15.0 and above or Android 10.0 and above as well as internet or mobile connectivity;
- A valid email address and telephone number;
- Sufficient storage space to save Communications and the capability to print the Communications from your mobile device or another device used to access your email;
- Software which permits you to view PDF files through a widely used, recent generation portable document file reader; and
- Sufficient storage space to download and save all Communications and/or a printer to print them.

By agreeing to this Consent to Receiving Electronic Communications, you agree and provide your electronic signature to this Consent to Receiving Electronic Communications and agree to receive Communications electronically. You have the right to withdraw your consent to receive electronic Communications by emailing support@imprint.co. If you withdraw consent, we may close your account and terminate access to the mobile application. We will notify you in the event your account is closed.

Effective June 27, 2025