



**SCROLL DOWN AND
READ THROUGH**

CONSENT TO ELECTRONIC COMMUNICATIONS

**AGREEMENT:
As of 8/21/23**

Certain laws and regulations require us to provide notices and disclosures to you in “writing” (traditionally this is defined as a paper notice; with your consent, the E-SIGN Act allows us to provide these documents to you electronically. You must consent to transact business with **Big Picture Loans, LLC**, a duly licensed Financial Services Licensee of the Lac Vieux Desert Tribal Financial Services Regulatory Authority, an independent regulatory body of the Lac Vieux Desert Band of Lake Superior Chippewa Indians, through electronic communications in order for us to process your loan application. The following terms and conditions govern electronic communications in connection with your loan application, Loan Agreement (if approved) and any communications regarding your account with us (the "Consent").

By checking the indicated box below, you are electronically signing this Consent, and are confirming that you have agreed to the terms and conditions of the Consent and that you have downloaded or printed a copy of this Consent for your records.

You agree that:

- Any disclosure, notice, record or other type of information that is provided to you in connection with your transaction with us, including but not limited to, the Loan Agreement, this Consent, the Truth in Lending disclosures set forth in the Loan Agreement, Privacy Policy, Privacy Notice, change-in-terms notices, fee and transaction information, statements, delayed disbursement letters, notices of adverse action, and other applicable notices, brochures and disclosures (collectively, "Communications"), may be sent to you electronically by posting the information at our website, www.BigPictureLoans.com, or by sending it to you by email from us or any vendor contracted through us at any time.
- We will not be obligated to provide any Communication to you in paper form unless you specifically request us to do so.
- You may obtain a copy of any Communication by contacting us at Support@BigPictureLoans.com or by calling us at 1.800.584.4880.
- You agree to provide us with your current email address for Communications. We will use the email address you gave us above to contact you unless you timely notify us of a change. If your email address, telephone number(s), or mailing address changes, you must notify us of your new address/telephone number(s) and/or email address by sending us an email at least five (5) days before the change to ensure that you continue to receive timely Communications about your loan. When sending private information via email, please use encrypted email or other secured method.
- In order to receive electronic communications in connection with this transaction, you will need a working connection to the Internet. Your browser must support the Secure Sockets Layer (SSL) protocol and (at least) 128-bit encryption. SSL provides a secure channel to send and receive data over the Internet through HS encryption capabilities. Microsoft Internet Explorer 10 or above, Mozilla Firefox 28 or higher, or equivalent software support this feature. You will also need a printer connected to your computer to

BIG PICTURE LOANS

An LVD Company

print disclosures/notices. To access your electronic documents on a mobile device, you will need: A mobile device with any of the following operating systems: Android or iOS (iPhone); a data plan provided by your wireless carrier and an up-to-date mobile internet browser that is compatible with, and supported by, your operating system (e.g., Chrome or Safari); if you wish to view .pdf files on your mobile device, you will need software that accurately reads and displays .pdf files (such as the mobile version of Adobe Reader); and a printer and/or storage device if you wish to print or retain any electronic documents. To access your electronic documents on a traditional computer, you will need: a computer with any of the following operating systems: Windows 8 or higher, OS X (Apple Macintosh) or higher; an internet connection and an up-to-date internet browser that is compatible with, and supported by, your operating system (e.g., Internet Explorer, Firefox, Google Chrome, or Safari); software that accurately reads and displays .pdf files (such as Adobe Reader); a printer and/or storage device if you wish to print or retain any electronic documents. We are not an Internet Service Provider ("ISP"). You must have your own ISP.

- We may amend (add to, delete or change) the terms of this Consent by providing you with advance notice. Continuing the application process or otherwise access our documents electronically after receiving notice of the change is the reaffirmation of your consent to this Consent.
- You agree that you are able to view and/or electronically store the information presented at this website. You also agree to print and retain a copy of this Consent for your records.

You are free to withdraw your Consent at any time and at no charge. To withdraw your consent prior to completing your application, simply exit this session prior to accepting this Consent. If you wish to withdraw your Consent after your application was submitted, you can send us your written request by mail to **Big Picture Loans, LLC, P.O. Box 704, Watersmeet, MI 49969** with the details of such request, by email at Support@BigPictureLoans.com or by calling us at 1.800.584.4880. If you decide to withdraw your Consent, the legal effectiveness, validity, and enforceability of any prior electronic disclosures and Communications will not be affected, and you will no longer receive the electronic presentment of any documents.

By electronically signing this Consent, you are confirming that: (1) your system meets the requirements set forth above; (2) you agree to receive Communications electronically; and (3) you are able to access and print or store information presented at this website.

YOUR ELECTRONIC SIGNATURE: You acknowledge and agree that when you check the indicated box below, you are providing your electronic signature on this document that is fully enforceable against you. By electronically signing this document, you are agreeing to all the terms and conditions set forth in the Consent and certifying that all information you have provided in connection with this transaction is complete and accurate. You agree that your electronic signature shall have the same force and effect, and shall bind you to this Consent in the same manner and to the true extent as a physical signature would do, in accordance the Electronic Signatures in Global and National Commerce Act ("ESIGN") to the extent applicable. You also agree that this Consent and all related documents are electronic records and that, as such, they may be transferred, authenticated, stored, and transmitted by electronic means.