



P.O. Box 105972, Atlanta, GA 30348-5972

Last Updated: September 26, 2022

Electronic Delivery Terms & Conditions for PayPal Savings

By selecting "I Agree" below, you are agreeing to receive electronically the documents, disclosures and notices identified below (collectively, "Electronic Communications"). Your consent applies unless and until you withdraw your consent as described below.

The Electronic Communications from Synchrony Bank (the Bank" or "we") related to PayPal Savings (the "Service") will be made available to you through PayPal, Inc.'s ("PayPal") website and mobile application, as the Bank's service provider. You agree that this consent applies with respect to your Bank deposit account an ("Account") that you access through the Service from time to time. All Electronic Communications from the Bank to you will be considered "in writing." You should print or download a copy of this consent, the Account Agreement, and any other electronic communication that is important to you for your records.

You acknowledge and agree that your consent 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 and communicate with you by electronic means.

What is covered by this consent?

If you provide this consent to Electronic Communications in connection with the opening of an Account, this consent applies to the documents, disclosures and notices applicable to your Account or the Service, including the following materials:

- Your Account Agreement and any amendment to it
- Any other agreements, terms or conditions that apply to your use of the Account or Service
- Any initial, periodic or occasional disclosures provided in connection with the opening of an Account or use of an Account or the Service, including Truth in Savings disclosures, Electronic Funds Transfer disclosures, our Funds Availability Policy, our Privacy Notice, our Online Privacy Statement and fee schedules
- Your Account statements and transaction records, as well as statement inserts
- Federal and state tax statements we are required to make available to you
- Other disclosures required by law or regulation

If you provide this consent to Electronic Communications in connection with electing to use a product or service through the Service, this consent applies to the documents, disclosures and notices applicable to such product or service, including the following materials:

- Any agreements, terms or conditions that apply to your use of such product or service offered by or through us in connection with your Account that you access electronically
- Federal and state tax statements we are required to make available to you
- Other disclosures required by law or regulation relating to such product or service

Any inserts that would be included with a statement sent by U.S. mail may also be sent to you electronically. Notwithstanding your consent to Electronic Communications, we may send you paper copies of documents, disclosures and notices. These Electronic Communications may include your name and some information about your Account; however, we will not include your full account number or social security number in any email communication. Electronic communications may be reviewed by any party with access to your Account, the e-mail account you have provided to us for delivering e-mail alerts, or the hardware or software you use to view your Account information or your e-mail account.

What do I need to access Electronic Communications?

In order to access certain personalized Electronic Communications, you must log in to your PayPal account. Other Electronic Communications may be accessible on the public portion of our website or PayPal's website.

To access and retain Electronic Communications, you will need the following computer hardware and software: (i) a computer with an Internet connection; (ii) a current web browser that includes 128-bit encryption (e.g. Internet Explorer version 6.0 and above, Firefox version 2.0 and above, Chrome version 3.0 and above, or Safari 3.0 and above) with cookies enabled; (iii) Adobe Acrobat Reader version 8.0 and above to open documents in .pdf format; (iv) a valid email address (your primary email address on file with PayPal); and (v) sufficient storage space to save past Electronic Communications or an installed printer to print them. We will notify you if there are any material changes to the hardware or software needed to receive Electronic Communications. By giving your consent you are confirming that you have access to the necessary equipment and are able to receive, open, and print or download a copy of any Electronic Communications for your records. You may print or save a copy of these Electronic Communications for your records as they may not be accessible online at a later date.

Note that your Form 1099-INT will be available electronically in your PayPal account at least 2 (two) years from the date it is posted. You may print or save a copy of your Form 1099-INT for your records, as it may not be accessible online at a later date.

Contact PayPal immediately at 402-938-3614 if you have any difficulty accessing your Electronic Communications or if you have any questions about your electronic delivery instructions.

We do not endorse, and have no responsibility for, any computer, mobile device or telecommunications provider. Access fees by internet or wireless service providers may apply to your receipt of Electronic Communications through the Service.

Can I get paper copies?

Generally no. You must agree to receive electronic delivery of all Electronic Communications (including all agreements and account statements) that we are required or decide to send to you for your account.

You may, however, at any time elect to receive your Form 1099-INT in paper form by logging into your PayPal account and changing your Tax Statement Delivery Preference.

How do I update my information or withdraw my consent to Electronic Communications?

You can update your contact information by logging into your PayPal account and updating your contact information.

You can withdraw your consent to Electronic Communications at any time by calling PayPal customer service at 402-938-3614. Withdrawing your consent to receive Electronic Communications will not affect the legal effect, validity or enforceability of any Electronic Communication that is made available prior to such withdrawal or of any related transaction. If you withdraw your consent to receive Electronic Communications, your account will be closed.

You can specifically withdraw your consent to receive your Form 1099-INT only electronically by logging into your PayPal account and changing your Tax Statement Delivery Preference. You will continue to receive all other communications electronically, but we will send your Form 1099-INT to you by U.S. mail.

Can I continue to use the Service if I withdraw my consent?

No. You must consent to receive Electronic Communications in order to open an Account, or initiate a new product or service through the Service, and to continue to use the Service thereafter. Withdrawal of your consent to receive Electronic Communications will result in your account being closed, at which point Electronic Communications will no longer be provided. Any balance in your account will be transferred to your PayPal balance. However, you agree that we may continue to communicate with you electronically with respect to any document, disclosure or notice that is not required by law to be in writing.

What happens to my Electronic Communications if I close my account?

Electronic Communications will no longer be provided if you close your Account. However, you agree that we may continue to communicate with you electronically with respect to any document, disclosure or notice that is not required by law to be in writing.

Can the Bank change the terms and conditions of this consent?

We may modify the terms and conditions of this consent in our discretion from time to time. We will provide notice of any such modification by posting the modification on the Service. You can

reject the modification by withdrawing your consent to Electronic Communications as provided above and closing your account. If you fail to withdraw your consent to Electronic Communications before the effective date stated in the modification, you will be deemed to have agreed to the modification. Your continued use of the Service without withdrawing your consent to Electronic Communications also will confirm your agreement to the modification of this consent.