



Electronic Communication Consent Policy

This Electronic Delivery Disclosure and Consent ("Consent") applies to all disclosures, communications and documents relating to those products, services and accounts ("Account(s)") offered by STRATA Trust Company ("STRATA"), and supplements all other agreements you have with us.

By acknowledging receipt of this disclosure through STRATA's online apply process ("Consent"), you are agreeing and consenting that we will provide you with any disclosures, communications and documents related to your Account(s) in electronic form, and that we will not provide paper disclosures, communications and documents to you. Your consent to receive electronic disclosures, communications and documents includes, but is not limited to:

- Any notice, record or other type of information that is provided to you in connection with your Accounts, Account-related services or your Account Agreement, such as this Consent, fee and transaction information, notices, account statements, invoices, tax information, and other account-related information.
- All disclosures and communications relating to an Account we are required by law to provide to you. For example, we may send by e-mail notices of changes in terms and conditions related to an Account and privacy statements.
- Tax notices or annual other periodic tax forms or reports.
- Quarterly or other periodic statements (including billing or account statements) for your Account(s).

The words "we," "us," and "our" refer to STRATA, and the words "you" and "your" mean you, the individual identified as the owner on the Account(s). "Disclosures, communications and documents" mean any account agreements, rate and fee schedules, billing or account statements, tax statements, disclosures, notices, responses to claims, transaction history, privacy statements and all other information related to the Account(s), including but not limited to information or disclosures that are legally required to be provided to you.

Withdrawing Your Consent. You can withdraw your consent to receive electronic disclosures, communications and documents by calling us toll-free at 1-866-928-9394 to request our Withdrawal of Electronic Communication Consent form. Revocation of consent for such Account(s) may result in Account termination and you may not be able to access your Account(s). If you withdraw your consent, it will become effective only after a reasonable period of time has passed to allow us to process such requests.

Your Responsibilities. It is your responsibility to provide us with accurate and complete e-mail address, contact, and other information related to your Account(s), and to maintain and update promptly any changes in this information. You can update information (such as your e-mail address) by completing and submitting our Address Change Request form available on our website Forms menu at www.STRATATrust.com.

How to Obtain Paper Copies. You may request that we mail you a paper copy of any disclosure, communication or document by calling us toll free at 1-866-928-9394. We may charge you a fee for paper copies you receive. Please see our IRA Fee Schedule for more information. We recommend that you print and keep for your files each electronic disclosure, communication and document we provide via our website.

Hardware and Software Requirements. In order to access, view, and retain electronic disclosures, communications, and documents that we make available to you, you must have:

- A working Internet connection;
- An Internet browser such as Microsoft Windows Explorer 6 and higher, Google Chrome 3.0, Firefox 3.0 and 3.5 (MAC and PC) and Safari (MAC and PC) and the ability to receive HTML files;
- A valid e-mail account with an Internet service provider and e-mail software;
- A personal computer with sufficient storage capacity on its hard drive or other data storage unit; and

An operating system and telecommunications connections to the Internet capable of receiving, accessing, displaying, and either printing or storing.

By checking the box acknowledging this disclosure, you are confirming that: (1) your system meets the requirements set forth above; (2) you agree to receive disclosures, communications and documents electronically; and (3) you are able to access and print or store information presented at our website. If there are any inconsistencies between this Consent and such other agreements, the terms of this Consent shall control as applied to your consent to receive electronic disclosures, communications and documents.

7-2017