

Credit Builders Inc. E-Sign Conser

Created January 2025

Credit Builders



Please read this information carefully and print a copy, bookmark, and/or retain this information for future reference.

Credit Builders Inc. operates its business solely through the Internet. To the extent permitted by law, you consent to use electronic signatures and to electronically receive all records, notices, statements, communications, and other items for all Services (collectively, "Communications") that we may otherwise be required to send or provide you in writing or paper form (e.g., by mail).

Your agreement to this Electronic Signature Consent confirms your ability and consent to receive all Communications electronically, rather than in paper form, and to the use of your electronic signature in our relationship with you. Before doing so, it is important that you: (1) read and understand this Consent; (2) determine that you satisfy the minimum hardware and software requirements set out below; and (3) understand your consent will remain in effect until you withdraw it as provided below.

This section informs you of your rights when receiving electronic Communications from Credit Builders Inc..

1. Electronic Communications

Communications covered by this Consent include disclosures and communications we provide to you regarding our Services such as: (i) terms and conditions, privacy statements or notices and any changes; (ii) Services disclosures, transaction receipts and confirmations; (iii) account histories; and (iv) customer service communications (such as claims of error communications).

2. Receiving Communications

We may provide Communications to you by email, by text message, or by making them accessible on the Credit Builders Inc. website or mobile website (including via links provided online and in emails). Communications will be provided online and will be viewable using browser software or PDF viewer software. You should print and save and/or electronically store a copy of all Communications that we send to you electronically.

3. Hardware and Software Requirements

Hardware and Software Requirements. In order to receive electronic Communications, you must have the following: (1) access to the Internet; (2) access to the email address used to create an account for Credit Builders Inc.; (3) software capable of receiving email through the Internet; (4) supported web browsing software that includes 128-bit encryption. Minimum recommended browser standards are Google Chrome [current version](#), Apple Safari [current version](#), Mozilla Firefox [current version](#), or Microsoft Edge [current version](#). The browser must have cookies enabled; (5) Sufficient storage space to save Communications and/or a printer to print them.

To ensure access and optimal printing of your documents in PDF format, you must have Adobe Reader, a free version is available [here](#).

If you use a spam filter or similar software that blocks or re-routes emails from untrusted senders, we recommend that you add Credit Builders Inc. to your email address book to ensure you receive Communications by email.

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4. Additional Mobile Technology Requirements

If you access our Site and Communications electronically via a mobile device (such as a smartphone or tablet), in addition to the above requirements you must make sure that you have software on your mobile device that allows you to print and save the Communications presented to you. If you do not have these capabilities on your mobile device, please access our Site through a device that provides these capabilities.

5. How to Withdraw Your Consent

You may withdraw your consent to receive Communications electronically by contacting us at info@creditbuildernow.com. If you withdraw this consent to receive Communications, you may no longer be able to use our Services.

6. Request Paper Copies

You may request that we send you a paper copy of Communications via U.S. Mail. To request a paper copy, contact us at info@creditbuildernow.com. You must provide your current U.S. mailing address so we can process this request. Except as prohibited by law, we reserve the right, in our sole discretion, to deny your request.

7. Updating Your Contact Information

In order to ensure that we are able to provide Communications to you electronically, you must notify us of any change in your email address and your mobile device telephone number by updating your profile on the Credit Builders Inc. website. **It is your responsibility to keep your contact information current so that Credit Builders Inc. can communicate with you electronically.** You understand and agree that if Credit Builders Inc. sends you a Communication but you do not receive it because your contact information on file is incorrect, the Communication is blocked by your service provider, or you are otherwise unable to receive electronic Communications, Credit Builders Inc. will be deemed to have provided the Communication to you. If we are unable to deliver electronic Communications to you, we may deem your account inactive. You may not be able to use our Services until we receive a valid, working primary email address and/or mobile device telephone number from you.