

Consent to Electronic Document Delivery and Electronic Signatures

As part of completing a rate check request for a Wells Fargo personal loan, you are entitled by law to receive certain information in writing. Federal and state laws allow us to provide this information to you electronically, instead, with your prior consent. We also need your consent to use electronic records and signatures in connection with these documents. Please review and consent to the terms outlined below.

In this consent, “we,” “us,” “our,” and “Wells Fargo” refer to Wells Fargo Bank, N.A.. “You” and “your” refer to the person giving this consent.

1. **Your consent to use electronic records and signatures.** You consent that we may provide to you in electronic form, including through the email address provided by you, rate check disclosures, a Privacy Notice, and other notices and disclosures pertaining to the rate check request (“electronic documents”). We may also use and obtain from you electronic signatures.
2. **Your option to receive paper copies of the disclosures.** By agreeing to receive electronic documents, we will not send you paper documents unless you request it or we otherwise deem it appropriate to do so. For paper copies of previously provided electronic documents, please call us at 1-877-457-7618 and we will mail a copy to you at no charge.
3. **You must provide your consent.** You understand that you must consent to receive electronic documents to submit this request and you will not be able to withdraw your consent after it has been given. *If you do not consent to receive documents electronically, you will not be able to submit your rate check request online and should call a phone banker at 1-877-592-7298 to do so.*
4. **Hardware and software you will need.** To complete the rate check process and receive your electronic documents, you must have:
 - A current version of Internet Explorer, Firefox, Safari, or Chrome
 - A connection to the Internet
 - An active email account
 - A current version of a program that accurately reads and displays PDF files (such as Adobe Acrobat Reader)
 - A computer or other device and an operating system capable of supporting all of the above

You will also need a printer if you wish to print out and retain records on paper, and electronic storage if you wish to retain records in electronic form.

By providing your consent, you are also confirming that you have the hardware and software described above, that you are able to receive and review electronic records that you have an active email account.