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Your Electronic Consent is an acknowledgement and agreement to the Electronic Signature Global and National Commerce Act ("E-Sign Act") and includes any information you provide to us and/or our affiliates, your receipt and signature of contracts, disclosures and like provided in the following formats, which list shall not be exclusive: email, text messaging, secured access to the customer's section of our Site, and postings on this Site.

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Reminders, Pre-Recorded Calls & Text Messages

On occasion, our customer service representatives, our affiliates and/or an automated telephone dialing system may call you to respond to your inquiry, provide reminder messages about your loan and other important information regarding our or an affiliates' products and services. Except as otherwise set forth in our **Detailed Wireless Policy**, in the event of the use of the automatic telephone dialing system, these messages are played automatically when the telephone is answered, whether answered by you or someone else. They may be recorded by your answering machine or voice mail system. In the event that a customer service representative calls, instead of the automatic telephone dialing system, that customer service representative may also leave a message on your answering machine or voice mail. You give us and our affiliates your consent to call any telephone number you have given to us, as well as any numbers we acquire that we can reasonably associate with your account, and to leave messages, whether pre-recorded or otherwise, with information about your Loan with us. If you are in default of your obligations to us, you authorize us to call you at work or home, or at other numbers you have provided us or we have obtained for you, to leave a message with a person or voice mail service stating our name and phone number, to text you,

to write you at home and to acquire location information about you from references or employers on your application. You agree that we will not be liable to you for any such calls. You further consent to the recording and monitoring, for quality assurance and collection purposes, of any call that you place to us (or our affiliates) or that we (or our affiliates) place to you.

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Upload files that contain viruses, corrupted files, or any other similar software or programs that may damage the operation of another's computer.

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Service Contact: info@ccfi.com

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apply to our SMS (Short Message Service) messages. You may opt-out and remove your SMS approval for additional messages by sending "STOP", "END", "CANCEL", "UNSUBSCRIBE", "REMOVE", "QUIT" or "STOPALL" to the SMS text message you have received. If you remove your SMS information from our database, your number will no longer be used for secondary purposes, disclosed to third parties, or used by us or third parties to send promotional correspondence to you.

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