



eSign Act Prepaid Agreement

As part of your prepaid banking relationship with us, you are entitled to receive certain information in writing. The federal E-SIGN Act allows us to provide this information to you electronically, instead, with your prior consent. We also need your general consent to use electronic records and signatures in our relationship with you. Therefore, before you obtain products and services electronically through our Online Prepaid Card Management, you must review and consent to the terms outlined below.

In this consent, "we", "us", "our", and "bank" are used to refer to OneWest Bank, FSB whose account(s) and/or service(s) are obtained or accessed through our Prepaid Card Management. "You" and "your" refer to the person giving this consent.

Your Consent to Use Electronic Records and Signatures; Privacy Policy

Disclosures, notices, records, and other information we provide to you may be in electronic format, at our sole option ("Electronic Records"). We may also use and obtain from you electronic signatures. (for example, your clicking a button or entering a password on an Online Prepaid Card Management screen as evidence of your consent or agreement to something). You also agree that we may satisfy our obligation to provide you with an annual copy of our Privacy Policy by keeping it available for review on www.owb.com. We reserve the right, in our sole discretion, to communicate with you by US Postal Service.

Your Option to Receive Paper Copies

You may choose to receive a paper statement in the mail; however we will charge you \$5.95 for each paper statement mailed to you. To opt in to paper statements you can do so through Online Prepaid Card Management or you may contact us at 866.229.8882. A paper version of the Prepaid Card Agreement, any related addenda, and our Privacy Policy, will be mailed to you in your initial card package.

You May Withdraw Your Consent at Any Time

You have the right to withdraw your consent at any time and at no cost to you. Please be aware that withdrawal of consent may result in the termination of your access to our Online Prepaid Card Management. Please refer to the Prepaid Card Agreement for more details. If you wish to withdraw your consent, you must contact us by calling 866.229.8885 or by writing us at OneWest Bank, FSB, P.O. Box 7056 Pasadena, CA 91109-9699.

Your Consent Covers All Online Products and Services

Your consent covers all of your transactions relating to each product or service that you agree to obtain or access electronically, and remains in effect until you withdraw your consent.

You Must Keep Your Email or Electronic Address Current With Us

In order for us to be able to provide you with important notices and other information from time to time, you must ensure that the contact information in your Prepaid Card Management profile is current. This includes, but is not limited to, name, address, phone numbers, and e-mail or other electronic addresses. There may be other special services for which we may provide separate instructions to update for email or other electronic address.

Hardware and Software You Will Need

To use Online Prepaid Card Management, Internet Browser software that supports RC4 with 128-bit encryption, a current version of a program that accurately reads and displays PDF files (such as Adobe Acrobat Reader), a printer if you wish to print out and retain records, disclosures, etc. on paper, and a current and valid e-mail address are required. You are

responsible for the installation, maintenance, and operation of the computer and browser software that you use for Online Prepaid Card Management.

	Certified	Supported
PC Platform		
Windows XP	Internet Explorer 8.X	Internet Explorer 7.X Mozilla Firefox 3.5
Windows Vista		Internet Explorer 8.X
Windows 7		Internet Explorer 8.X
Macintosh Platform		
OS X 10.5		Safari 4.0.3
OS X 10.6		Safari 4.0.3

Changes to Hardware and Software Requirements

If a change in hardware or software is needed in order for you to access or retain any electronic records via our Online Prepaid Card Management, and that change would create a material risk that you would no longer be able to access or retain your electronic records, we will give you advance notice of the revised hardware or software requirements. You will have the right to withdraw your consent to this Agreement at that time at no cost to you. However, withdrawing your consent to this Agreement will terminate your use of the services associated with Online Prepaid Card Management to which you have previously agreed electronically. Continuing to use our Online Prepaid Card Management after receiving such notice of change is reaffirmation of your consent.

You indicate your consent to use electronic records and signatures by opening your prepaid card. 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, and that you have an active email account. You are also confirming that you are authorized to, and do, consent on behalf of all co-owners of your accounts.