



# X WORLD WALLET – Texas First Bank

## Electronic Communications Agreement

This Agreement is effective: December 17, 2021

Please read this information carefully and print or download a copy for your files.

This Electronic Communications Agreement applies to all communications related to the Rêv X World Wallet Account and all related or ancillary services provided by Rêv or Texas First Bank.

This Agreement supplements the X World Wallet Account Agreement.

The following terms have these meanings wherever they are used in this Agreement:

- Accounts means the Rêv X World Wallet Account, and any other related or ancillary accounts or memberships relating to the Rêv X digital wallet and rewards program.
- “Bank” means Texas First Bank.
- “Communication” means, without limitation:
  - the X World Wallet Account Agreement, any other agreements governing the Accounts, fee schedules and any amendments any of to them;
  - privacy policies and notices and any amendments thereto;
  - all legal and regulatory disclosures and communications associated with your Accounts, including e-statements or other statements;
  - any communications between you and us, including responses to claims filed in connection with your Accounts;
  - notices regarding account activity, transactions, insufficient funds or negative balances;
  - all applicable tax forms and related communications, such as forms 1099-INT and 1099-MISC;
  - all information, notices or records that we are required by law to provide to you in writing or provide to you either on voluntarily;
  - in general, all other communications between you and us regarding your Account(s).
- “You” and “your” mean the person identified on the X World Wallet Account.
- “We”, “us”, “our”, refers to Bank, Rêv USA, Inc, and their respective affiliates, agents, and assigns.

## 1. YOU AGREE TO ELECTRONIC DISCLOSURES AND ELECTRONIC SIGNATURES

The X World Wallet Account is an electronic product intended for use only by person(s) who are willing and able to receive notices and communications exclusively through electronic means: the Website, the Mobile App, cell phone or via electronic mail ("Email").

**You may NOT open a X World Wallet Account or enroll or in any form participate in any ancillary product or service offered by us if you do not agree to receiving the legally-required notices and Communications in electronic form.**

You hereby acknowledge that as part of your relationship with us we may provide all Communications to you electronically and use electronic records and signatures in our relationship with you. By activating and using your Account and Card or any ancillary service, you hereby consent and agree to receive Communications in electronic form and use electronic records and signatures. Accordingly, it is your responsibility to keep your email address and telephone number current with us and to ensure you have access to relevant hardware and software to receive these Communications.

**IF YOU WITHDRAW YOUR CONSENT TO RECEIVE ELECTRONIC COMMUNICATIONS, YOUR X World Wallet Account AND ALL OTHER ANCILLARY ACCOUNTS OR MEMBERSHIPS WILL BE CLOSED.**

## 2. METHODS BY WHICH WE PROVIDE ELECTRONIC COMMUNICATIONS

Depending on the nature of the Communication, we will provide you the electronic Communication via:

- email, including via an email linking to a website,
- your Account Center which is available in the website and the mobile apps,
- the cell phone you provided as part of your Account activation.

Specifically in relation to monthly Account statements, these will be available in the Account Center within the first 10 days of each calendar month. Further, you can always check your transaction history in the Account Center.

All Communications that we provide you, in either electronic format or paper, will be considered "in writing". You should print or download for your records a copy of this Agreement and any other Communication that is important to you.

## 3. OBLIGATION TO MAINTAIN YOUR RECORDS UPDATED

You are responsible for providing us complete, accurate and true contact information, including email address and cell phone. You must also immediately update any changes to such information.

PLEASE NOTE WE ARE NOT RESPONSIBLE FOR ANY DELAY OR FAILURE IN YOUR RECEIPT OF THE COMMUNICATIONS THAT HAVE BEEN SENT TO THE EMAIL OF RECORD IN YOUR ACCOUNT INFORMATION SECTION OF THE ACCOUNT CENTER.

You may be able to make changes to your information in the Account Center. In the alternative, you may contact customer service at 1-915-900 REVX.

## 4. WITHDRAWAL OF CONSENT AND CONSEQUENCES

By law, you have the right to withdraw your consent to receive Communications in electronic form by contacting us at support@xworldwallet.com or by calling 1-915-900-REX. Note, however, that if you withdraw your consent, we will close your Accounts and mail you a refund of any remaining balance in your Account, in accordance with the terms of the X World Wallet Account Agreement.

Your withdrawal of your consent does not affect the legal validity or enforceability of prior Communications delivered in electronic form.

## 5. TECHNICAL REQUIREMENTS

- To access, view, and retain electronic Communications, you must have  
an active email account with an Email service provider; and
- An electronic device which may include a personal computer, tablet or cell phone capable of:

- running an Internet browser that supports 128-bit encryption;
- sufficient electronic storage capacity on your computer's hard drive or other data storage unit;
- running an operating system and telecommunications connections to the Internet capable of receiving, accessing, displaying, and either printing or storing communications received from us in electronic form via a plain text-formatted e-mail or by access to our web site using an Internet browser as described above.

## **6. REQUESTING PAPER COPIES**

The X World Wallet Account is designed to be a mobile device-based account. Our ability to deliver our services to you at a low cost depends on our ability to provide account information and communicate with you in a digital form. As such, we will NOT send you a paper copy of ANY communication, unless we deem it absolutely necessary to do so. You can obtain a paper copy of an electronic communication by printing it yourself. We reserve the right, but assume no obligation, to provide a paper (instead of electronic) copy of any communication that you have authorized us to provide electronically.

## **7. FEDERAL LAW**

You acknowledge and agree that:

- the consent to electronic Communications you are hereby granting is provided in connection with a transaction affecting interstate commerce that is subject to federal Electronic Signatures in Global and National Commerce Act (the "Act"); and
- you and we both intend that such Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

## **8. TERMINATION / CHANGES**

We reserve the right, at our sole discretion, to discontinue the provision of your electronic Communications, or to terminate or change the terms and conditions on which we provide electronic Communications. We will provide you with appropriate notice of any such termination or change as required by law.

## **9. CONSENT.**

By agreeing to the terms of an account requiring electronic signature, statements, or e-notifications, or by checking "I AGREE", you adopt the check as your electronic signature and you give your affirmative consent to provide electronic Communications to you as described herein. You further agree that your electronic device satisfies the hardware and software requirements specified above and that you have provided us with a current email address at which we may send electronic Communications to you.