ELECTRONIC COMMUNICATIONS AGREEMENT

This Electronic Communications Agreement ("Disclosure") applies to all communications, statements, notices, account agreements, any related amendments, disclosures, privacy policies and all other account related information (the "Communications") related to all accounts with Invstr ("Accounts") and accompanying services, including but not limited to information that we are required by law to provide to you in writing, available through invstr.com (the "Website") or mobile application ("Mobile App"). This Disclosure supplements the terms and is deemed a part of the Account Agreements you agreed to when you obtained the Accounts. All other terms of the Account Agreements remain in full force and effect.

Please read this Disclosure carefully. "We", "us", and "our" refers to Vast Bank, N.A. and Invstr. "You" and "your" refers to the person giving this consent, and also each additional account owner, authorized signer, authorized representative or use identified on any of the services that you apply for, use or access.

The Accounts are intended for use only by an individual who is willing and able to receive Communications exclusively through the Website, the Mobile App, SMS messages or via electronic mail ("E-mail"). If you do not agree to receive the legally required and other Communications described herein in electronic and not paper form, then you may not open the Accounts. Similarly, if after providing consent hereunder, you withdraw it, we reserve the right to close the Accounts and terminate your participation in the program with Invstr.

When you use the Accounts or services to which this Disclosure applies, you agree that any Communications will be provided in electronic format, to the extent allowed by law, and that paper communications will not be sent.

METHOD OF PROVIDING COMMUNICATIONS IN ELECTRONIC FORM. All Communications that we provide in electronic form will be provided either (1) by E-mail or (2) by access to the Website, (3) through the Mobile App, or (4) in a manner otherwise specified in any other agreement with us.

HOW TO WITHDRAW CONSENT. You may withdraw consent to receive Communications in electronic form by contacting us at (800) 224-2424. If you withdraw consent, the Accounts will be closed, and a balance refund will be issued in accordance with the terms of the Account Agreements. If you withdraw consent, the legal validity and enforcability of prior Communications delivered in electronic form will not be affected.

HOW TO UPDATE RECORDS. It is your sole responsibility to provide us with a true, current, accurate and complete E-mail address, contact information, and other information related to this Disclosure and the Accounts, and to maintain and update promptly any changes in this information. You can update information (such as the E-mail address) through the Mobile App or by contacting us at (800) 224-2424. We are not responsible for any delay or failure in the receipt of the Communications if we send the communications to the last E-mail address you provided to us. Any change to your e-mail address will be effective only after we have received the changed e-mail address and had a reasonable period of time to process the change.

HARDWARE AND SOFTWARE REQUIREMENTS. In order to access, view, and retain Communications that we make available, you must have:

Android:
- Android phone running version 5.0 or higher

iOS:
- Apple iPhone running on iOS version 10 or higher
- compatible devices
- Apple watchOS 4.0 or higher

We may update these requirements from time to time as necessary for the ability to provide you with electronic communications. If there is a substantial change in the requirements, we will notify you accordingly.
REQUESTING PAPER COPIES. We will not send paper copies of any Communication, however, 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. You can obtain a paper copy of a Communication by printing it or by requesting that we mail a paper copy. To request a paper copy, call us at (800) 224-2424 during normal business hours.

COMMUNICATIONS IN WRITING. All Communications in either electronic or paper format from us to you will be considered "in writing" and shall be given the same legal effect as if such document was delivered to you in paper form. You should download or save a copy of this Disclosure and any other Communications.

FEDERAL LAW. You acknowledge and agree that consent to electronic communications is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act (the "Act"), and that you and we both intend that the Act apply to the fullest extent possible to validate our mutual ability to conduct business by electronic means.

TERMINATION/CHANGES. We reserve the right, at our sole discretion, to discontinue the provision of electronic communications, or to terminate or change the terms and conditions upon which Communications are provided. We will provide you with notice of any such termination or change as required by law

ENFORCEABILITY. Whenever possible each provision of this Disclosure shall be interpreted in such manner as to be effective and valid under applicable law. If any provision of the Disclosure shall be prohibited by, or invalid under, applicable law, such provision shall be ineffective only to the extent of such prohibition or invalidity, without invalidating the remainder of such provision or the remaining provisions of the Disclosure.

HEADINGS. Section headings/titles are for convenience only and are not to be used in construing or interpreting this Disclosure.

GOVERNING LAW. This Disclosure shall be governed by the laws of the state of Oklahoma except to the extent that federal law is controlling.

CONSENT. By checking the box to agree to all terms and conditions, you adopt the checkmark as your electronic signature, and you give us your affirmative consent to receive Communications electronically as described herein. You also consent to the use of electronic signatures in your relationship with us. You further agree that your computer satisfies the hardware and software requirements specified above and that you have provided us with your current E-mail address to which we may send you electronic Communications.