

HSA ACCOUNT CONSENT TO ELECTRONIC COMMUNICATIONS

This Consent to Electronic Communications (the “Consent”) contains important information about how we will deliver all disclosures and notices required by applicable law to you relating to your Account and corresponding services provided by us pursuant to the Forma Health Savings Account Agreement (the “Agreement”), and all other disclosures and communications which we are required to send to you. This Consent is incorporated in and made a part of the Agreement. Please read this Consent carefully and print and retain a copy of it for your records.

When you see the words “we,” “us,” or “our” in this Consent, it refers to Thread Bank, a bank chartered under the laws of the State of Tennessee (the “Bank”), Twic, Inc d/b/a Forma. (“Forma”, the Program Partner acting as agent for the Bank under the Agreement), and any of Forma’s or the Bank’s affiliates, successors, assignees, agents or service providers. When you see the words “you” or “your,” it refers to you, the owner of the Account, as well as your Authorized Users, representatives, officers, agents and successors. We would like to communicate with you using electronic means.

When you agree to this Agreement and/or click or tap to indicate your acceptance of the Agreement, this tells us:

- You agree to receive any electronic communication from us for any purpose;
- You agree to receive an electronic version of any written notice or disclosures we must send you under applicable law (“Legal Disclosures”); and
- You understand that to receive Legal Disclosures, you must meet the requirements specified under Technology Requirements below.

When we send electronic communications, including Legal Disclosures, subject to applicable law, it may come in the form of an update to the Forma website or within the Forma App; as an email, text, or communication on social media; as a notification on mobile, tablet, or wearable devices; or through other electronic means. If you need to update your email address or other contact information with us, you may do so by contacting us at support@joinforma.com and requesting the necessary updates.

We may also send notices to you by mail to any postal address that you have provided us. All notices by any of these methods will be deemed received by you no later than the earlier of when received or posted, or 24 hours after sent, except for notice by postal mail, which will be deemed received by you no later than the earlier of when received or 3 business days after it is mailed.

Technology Requirements

In order to receive electronic communications, including Legal Disclosures, you must have:

- A computer or mobile device with an internet connection.
- A web browser that includes 128-bit SSL encryption, with cookies enabled.

- The ability to view and retain Portable Document Format (PDF) files.
- A valid email address and phone number.
- Sufficient storage space to save any Legal Disclosure or an installed printer to print them.

We may change these requirements, but we will notify you promptly of any material changes.

Paper Versions

Subject to applicable law, you may request a paper copy of any Legal Disclosures we provide you at any time by contacting us at support@joinforma.com and we will mail one to you at no cost.

Withdrawing Consent

You may withdraw your consent at any time by emailing support@joinforma.com. Once you do withdraw your consent, we will no longer send you electronic copies of any Legal Disclosures. Also, please be aware that once you withdraw consent, we may – but are not obligated to – cancel your account with us.

Saving and Reviewing this Consent

This consent can be printed and saved for your records.