

ESIGN Consent to Use Electronic Records, Disclosures and Signatures

Last Updated: February 4, 2026

In this ESIGN Consent to Use Electronic Records, Disclosures and Signatures (“Consent”), please remember that “you” and “your” refer to the person who is establishing an account, as well as any future accounts, with us, and “we”, “us” and “our” refer to Grant Money, LLC (“Grant Money” or the “Company”).

“Communications” means each disclosure, notice, agreement, fee schedule, statement, record, document, and other information we provide to you, or that you sign or submit or agree to at our request.

By opening an account with us (each an “Account”) and then accessing your Account, you are consenting to the following terms:

1. Your consent to use and delivery of electronic records and disclosures.

In our sole discretion, the Communications we provide to you, or that you sign or agree to at our request, may be delivered to you in electronic form (“Electronic Records”). You specifically agree to the electronic delivery (i.e. the receipt and/or obtaining) of Electronic Records and Disclosures from the Company. The term “Electronic Records” includes, but is not limited to, any and all current and future notices and/or disclosures, as well as such other documents, statements, data, records and any other communications regarding your relationship to the Company. You acknowledge that, for your records, you are able to retain the Company’s electronic Communications by printing and/or downloading and saving this ESIGN Consent and any other agreements and electronic Communications, documents, or records that you agree to using your ESignature (as defined below). You accept Electronic Communications provided via your account with the Company as reasonable and proper notice, for the purpose of any and all laws, rules, and regulations, and agree that such electronic form fully satisfies any requirement that such communications be provided to you in writing or in a form that you may keep.

The following are examples of Electronic Records and Disclosures covered by your Consent:

- The [Privacy Policy](#);
- All other agreements comprising your Agreements with the Company, and all amendments, notices and other agreements that supplement each Agreement;
- Any other agreements pertaining to future accounts that you may establish with the Company and all amendments, notices and other agreements that supplement those agreements; and

- Statements and reports, including without limitation account statements, fee calculation statements, transactions histories, tax forms, and reports.

2. Your acknowledgement and consent to Electronic Signature.

You agree that your use of a keypad, mouse or other device to select an item, button, icon or similar act/action, or to otherwise provide the Company with instructions, or in accessing or making any transaction regarding any agreement, acknowledgement, consent terms, disclosures or conditions constitutes your signature (hereafter referred to as “E-Signature”), acceptance and agreement as if actually signed by you in writing. You acknowledge you are signing this Consent and the other Agreements with an E-Signature. You agree your E-Signature is the legal equivalent of your manual signature on this Consent and the other Agreements. You consent to be legally bound by this Consent's terms and conditions. You also agree that no certification authority or other third-party verification is necessary to validate your E-Signature and that the lack of such certification or third party verification will not in any way affect the enforceability of your E-Signature or any resulting contract between you and the Company. You represent that you are authorized to execute this Consent and the other Agreements for all persons who own or are authorized to access any of your accounts and that such persons will be bound by the terms of this Consent and the other Agreements.

3. Paper versions of Electronic Communications.

You may obtain a paper copy of the Electronic Records, at any time by notifying us via support@grantcash.com. We will not charge you a fee for the paper copy.

4. Revocation of electronic delivery.

This Consent will apply on an ongoing basis unless you withdraw this Consent. You have the right to withdraw the Consent to Electronic Records and the use of your E-Signature at any time. You acknowledge that we reserve the right to restrict or terminate your access to the App and any other products and services offered by Grant if you withdraw Consent to Electronic Records and E-Signatures.

If you wish to withdraw your Consent, contact us at support@grantcash.com.

5. Hardware, software and operating system.

To receive the Electronic Records, you will need a computer or mobile device with a compatible operating system and web browser, and connection to the Internet, and you will need access to a printer or the ability to download information to keep copies for your records. The currently

compatible operating systems are personal computers, Android and current IOS platforms, for both phone and tablet. The currently compatible browsers are Internet Explorer, Microsoft Edge, Safari, Chrome, and Firefox. Changes, if any, to these system hardware and software requirements will be updated at that webpage or in the App. You must periodically refer to the App for current system requirements. By establishing and then accessing an Account, you are indicating that you have the capability to access the agreements and other information, including the disclosures, and download or print copies for your records. You are responsible for installation, maintenance, and operation of your computer, mobile device, browser and software. The Company is not responsible for errors or failures from any malfunction of your computer, browser or software. The Company is also not responsible for computer viruses or related problems associated with use of an online system.

The following are the minimum hardware, software and operating system requirements necessary to use the App and receive Electronic Communications:

- a current version of an Internet browser we support;
- a connection to the Internet;
- a current version of a program that accurately reads and displays PDF files (such as Adobe Acrobat Reader); and
- a computer or mobile device and an operating system capable of supporting all of the above.

You will also need a printer if you wish to print out and retain records on paper, and electronic storage if you wish to retain records in electronic form. You must also have an active email address. By “current version,” we mean a version of the software that is currently being supported by its publisher. It is recommended that you print a copy of this Consent and all other Agreements for future reference.