



ELECTRONIC SIGNATURE & ELECTRONIC DISCLOSURES AGREEMENT

IMPORTANT NOTICE. To complete this transaction online, AccessOne must provide you with certain disclosures required by law. AccessOne can provide these disclosures to you online only if you consent.

Definitions	<p>In this AccessOne MedCard, Inc ("AccessOne") Electronic Signature (E-SIGN) and Electronic Disclosures Agreement, the following definitions apply:</p> <ul style="list-style-type: none">• "You" and "your" mean the person who is asking to use an AccessOne account to make a purchase.• "We," "us," and "our" means AccessOne and, following an assignment, any person, company, or bank to whom the rights of AccessOne have been assigned.• "Disclosures" mean important communications and other information relating to your application for and/or use of AccessOne, including but not limited to agreements, privacy notices, billing statements and changes in terms.
Consumer Consent	<p>By clicking the "Agree and Continue" button and/or checking the "I agree to have the Terms and Conditions presented electronically," which you hereby adopt as your electronic signature, you consent and agree that:</p> <ul style="list-style-type: none">• We can provide Disclosures required by law and other information about your legal rights and duties to you electronically.• Your electronic signature on agreements and documents has the same effect as if you signed them in ink.• We can send all Disclosures to you electronically via our website or to the email address that you have provided to your Provider in this transaction or to another email address that you provide to us for that purpose rather than in paper form.• We may alert you when the Disclosures are available by sending you an electronic communication.• Our electronic communication will tell you how you can view the Disclosures.• You will be able to print a copy of the Disclosures or download the information for your records.• This consent applies to this transaction, all future Disclosures you receive, and to all future transactions in which you use AccessOne, at any time unless you have, prior to such transaction, withdrawn your consent by the procedure mentioned below.
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Updating Email Address	At any time, you can update the email address to which we may send alerts that your Disclosures are available. You can change your email preferences by logging into www.myaccessone.com (if you have an AccessOne account) and changing your account settings. You can also do this by contacting us at: 1.888.458.6272 . You agree that AccessOne is not liable for either the transmission or non-transmission of any information which happens because you did not report that your email address changed, and you agree to indemnify AccessOne in full for all claims, expenses, and damages related to or caused in whole or in part by your failure to notify AccessOne of any changes to your email address.
Legal Effect	By consenting, you agree that electronic Disclosures have the same meaning and effect as if we provided paper Disclosures to you when and if we are required to do so. When we send you a Disclosure in electronic form or post a Disclosure on our website that shall have the same meaning and effect as if we provided paper Disclosures to you, whether you choose to view the Disclosures, unless you had previously withdrawn your consent to receive Disclosures electronically. We may also send you an email alerting you that the Disclosures are available electronically and make them available online.
General	You understand and agree that we reserve the right to cancel this electronic Disclosure service, change the terms of use of this service, or send Disclosures in paper form at any time. You understand and agree that we are not responsible for any delay or failure in your receipt of any email notices we may send.