



ELECTRONIC SIGNATURE & ELECTRONIC DISCLOSURES AGREEMENT

IMPORTANT NOTICE. In order 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and to all future transactions in which you use AccessOne, at any time unless you have, prior to such transaction, withdrawn your consent by the procedure mentioned below.
What You Will Need	<p>You understand that, in order to access and retain electronic Disclosures, you will need the following:</p> <ul style="list-style-type: none">• A computer with an Internet connection.• A current web browser that includes 2048-bit encryption• Minimum recommended browser standards are the most recent versions of Mozilla Firefox (see http://www.mozilla.com for latest version), Apple Safari (see http://www.apple.com/safari for latest version), or Google Chrome (see http://www.google.com/chrome for latest version).• A valid email address.• Sufficient storage space to save past Disclosures OR an installed printer to print them.

	<ul style="list-style-type: none"> If you use a spam filter that blocks or re-routes emails from senders not listed in your email address book, you must add noreply@myaccessone.com to your email address book.
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General	<p>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.</p>