

CONSENT TO ELECTRONIC COMMUNICATIONS

Frontier Financial (“Company”)

Please read this information very carefully. This Authorization is in addition to, and not in limitation of, the Consent to Conduct Credit Transactions Electronically, and this Authorization is not intended to limit any rights of either you or the Company thereunder. Capitalized terms used in this Authorization and not otherwise defined have the meanings ascribed thereto in the Consent to Conduct Credit Transactions Electronically.

From time to time, the Company would like to call you (either at home or on your mobile telephone at the numbers listed below) or send you text messages at the mobile telephone number listed below for the purpose of providing account information regarding your credit transaction and/or solicitation and marketing offers. For the purpose of this Authorization, these are called “Covered Communications”. You will be asked to acknowledge your acceptance of these terms and this Agreement by checking the box before you are able to continue with your application electronically; however, consent to receiving Covered Communications is not required and will not affect your ability to obtain a loan or the terms of your loan. If you do not agree to this Agreement, we invite you to visit our physical location. At any time, you have the right to revoke consent to receiving Covered Communications by submitting a written request (which may be submitted by email) to the Company, and doing so will not affect your credit contract. Such withdrawal will be effective only after receipt and processing.

Notwithstanding the foregoing, this Authorization only applies to Covered Communications and does not limit the ability of the Company to make any other calls, send any other text messages or send any emails to the extent permitted by law or otherwise consented to by you.