



Odola E-Sign Consent

Consent to Receive Records and Disclosures Electronically

Last Updated: June 2026

By providing your consent, you agree to receive certain records, disclosures, agreements, notices, statements, authorizations and communications (“Records”) from Odola Inc. (“we,” “us,” or “our”) and, where applicable, from Lead Bank, in electronic form instead of on paper. Please read this disclosure carefully before you consent.

Categories of Records covered by your consent

Your consent applies to Records relating to your account, application, transactions, payment activity, remittances, card or deposit product, and use of our products and services. These Records may include account agreements; cardholder agreements; fee schedules; privacy notices; periodic statements; transaction confirmations; remittance pre-payment disclosures, receipts, cancellation notices and error-resolution notices; electronic fund transfer disclosures; ACH and payment authorizations; change-in-terms notices; tax documents where applicable; and other legally required records relating to products or services you request or use.

Records are provided only in electronic form

We do not provide paper copies of Records. You may view, save, download or print any Record we provide or make available to you, at any time, using the in-app interface or your device, and Records remain accessible electronically for the period set out in our retention schedule. Electronic delivery is a condition of opening and maintaining your account. If you cannot or do not wish to receive Records electronically, your only option is to decline this consent — or to withdraw a consent you previously provided — in which case we will be unable to open your account, or will close your existing account, as described below. We do not charge any fee for paper copies, because we do not provide them.

Your right to withdraw consent

You may withdraw your consent to receive Records electronically at any time, without fee or penalty. You may withdraw consent through the communications-preferences or support flow in the app, by following the instructions in an email we send with or about a Record, by email, by telephone, or through any other support channel we make available for your account. Withdrawal will take effect within five U.S. business days after we receive it, unless a shorter period is required by law. Because we deliver all Records only in electronic form and do not operate a paper-delivery channel, if you withdraw your consent — or if you decline to consent to a material disclosure we are required to provide for your account, product or transaction — we will be unable to continue providing your account or service, and we will decline to open the account or will close your existing account in accordance with the product terms and applicable law. We will tell you about these consequences before you consent, and again if you decide to withdraw consent. Withdrawal does not affect the validity of any Record we already provided to you electronically.

Updating your contact information

You are responsible for keeping your email address, mobile telephone number, mailing address and other contact information current with us, so that we can deliver Records to you. You can update your information in the app or by contacting customer support.

Hardware and software you will need

To access and retain Records, you will need the device, app, operating-system, email, PDF, storage and internet-access capabilities shown in the live consent flow before you consent. At a minimum, you will need a supported Apple iOS or Android device with the current or supported version of the Odola app, a working email account capable of receiving HTML email, software capable of opening PDF files, internet access, and enough storage to save Records you wish to keep. We will tell you if these requirements change in a way that creates a material risk that you cannot access or retain a Record we send you, and you will be able to withdraw your consent without fee.

Confirming you can read Records in this form

Before you consent, please open the sample Record displayed with this disclosure and confirm that you can read and access it on your device.

Your consent

By selecting “I consent” (or a substantially similar control), you confirm that you have read this disclosure, that you can access Records in the electronic form we will use to provide them, and that you consent to receive Records electronically as described above. Your consent does not apply to records that the law requires to be delivered in paper form, or that we choose to deliver in paper form.