



Jiko Technologies, Inc.
Jiko Securities, Inc.
Jiko Bank, a division of Mid-Central National Bank

Electronic Communications Disclosure Statement and Consent

Revised September 4, 2020

Please read the disclosures below and provide your consent to receive notices, disclosures, documents, policies, periodic statements and all other communications (collectively, "communications") from us in electronic form. You may choose not to provide consent, but if you decline to provide consent you will not be able to open accounts with or receive services from us. The words "you" and "your" mean each person receiving these disclosures, and the words "we," "us" and "our" mean individually and collectively Jiko Technologies, Inc., Jiko Securities, Inc., and Jiko Bank, a division of Mid-Central National Bank (the "Bank").

- To receive communications electronically, you will need:
 - The mobile application we provide to our customers to access their accounts and receive services from us, referred to as the "Jiko App" below and in your agreements with us;
 - A functioning smartphone or other electronic device that can access the Jiko App and is operating on the iOS mobile operating system version 11 or higher, or an Android device operating on Android Oreo 8.0 or higher (a "device");
 - An internet connection via a wireless service provider that allows your device to log in to the Jiko App, access your accounts and receive services from us; and
 - An e-mail account that you can access.
- In order to retain and/or print communications sent to you electronically, your device will need to be able to send, and/or store communications, and/or you will need a functioning printer connected to your device.
- You may withdraw your consent to receive communications electronically by calling us, toll-free, at 1-833-333-JIKO (1-833-333-5456) (if calling from outside the United States, call 1-510-788-8810), e-mailing support@jiko.io, or writing to us at 2000 Allston Way, PO Box, 327, Berkeley, CA 94701, **but such withdrawal will result in termination of your accounts with and other services from us.** When you call or write you must provide us with your name, address and the last four (4) digits of the bank account you establish with the Bank (as described below)(the "Jiko Bank Account").



- You may request a paper copy of a communication that was sent electronically at no charge by calling us, toll-free, at 1-833-333-JIKO (1-833-333-5456) (if calling from outside the United States, call 1-510-788-8810) e-mailing support@jiko.io, or writing to us at 2000 Allston Way, PO Box, 327, Berkeley, CA 94701. When you call or write you must provide us with your name, address and the last four (4) digits of your Jiko Bank Account.
- You agree to notify us immediately of any change in the e-mail address that you have provided to us by providing us with the new e-mail address by calling us, toll-free, at 1-833-333-JIKO (1-833-333-5456) (if calling from outside the United States, call 1-510-788-8810), e-mailing support@jiko.io, or writing at 2000 Allston Way, PO Box, 327, Berkeley, CA 94701. When you call or write you must provide us with your name, address and the last four (4) digits of your Jiko Bank Account.

By selecting "I consent" on the Jiko App, you consent to Jiko's Electronic Communications Disclosure and Consent (this "Statement"), and to receive all disclosures and other communications about Jiko electronically. (Please download to your device or print the disclosures for your files and future reference.)