

# AMERICAN EXPRESS ZELLE® E-SIGN DISCLOSURE AND CONSENT

Effective November 7, 2024

## Consent to Receive Information Electronically

Please read this American Express Zelle® E-Sign Disclosure and Consent (the “Consent”) carefully. In this Consent, “we” means American Express National Bank. The words “you” and “your” refer to the individual giving consent and any person represented by that individual. This Consent contains important information about how we may deliver all disclosures, notices, communications or other documents related solely to your use of Zelle® with your American Express Rewards Checking Account (collectively, “Notices”). This Consent only covers Notices related solely to your use of Zelle® (whether you are accessing Zelle through a mobile device or the American Express website) and will not affect how you receive any other legal disclosures, notices, communications or other documents related to your American Express Rewards Checking Account that do not relate solely to your use of Zelle®. If you choose to enroll in Zelle®, you agree that we may provide any Notices to you in electronic format. Providing consent does not mean that we will provide all Notices electronically, but that we may provide any Notices to you electronically. We may also use electronic signatures and obtain them from you. If you do not choose to consent to your receipt of Notices electronically, you will not be permitted to enroll in Zelle®.

## Method of Delivery

We may provide or make available Notices electronically by any one of the following means: (1) the e-mail address that you have provided for your Rewards Checking Account; or (2) your online account (whether accessed through americanexpress.com or our mobile application(s)). You certify any e-mail address you provide is a valid e-mail address for the purposes described in this Consent. You agree to maintain your e-mail address until you provide us with a new one.

## System Requirements

To access and retain Notices in electronic form, you must have a working e-mail address and a computing or communications device with:

- working internet access,
- a web browser that supports 128-bit encryption (such as Chrome®, Microsoft Edge, Safari®) and that we support,
- 16 MB of available memory (32 MB of RAM recommended) and
- a program that can view, save and print PDF files (such as Adobe® Reader®)

(collectively, “System Requirements”). To demonstrate you can access Notices in a PDF format, please click here:

[https://www.americanexpress.com/content/dam/amex/us/staticassets/pdf/GCO/Test\\_PDF.pdf](https://www.americanexpress.com/content/dam/amex/us/staticassets/pdf/GCO/Test_PDF.pdf). If

you are unable to view the Test PDF document, you need to install the necessary Adobe® Reader® software. You can download Adobe® Reader® by clicking here: <https://get.adobe.com/reader/> (clicking will open another browser window and take you to Adobe's website).

### **Changes to System Requirements**

We will notify you if the system requirements change in such a way that may prevent you from accessing or viewing your electronic documents.

### **Withdrawal of Consent to Electronic Notices**

You may withdraw your consent to receive electronic Notices at any time. However, if you choose to withdraw your consent, you must unenroll in Zelle® and you will be unable to access Zelle®. Follow these steps to unenroll in Zelle®: (1) Click <https://global.americanexpress.com/banking/zelle/settings> (clicking will take you to your Zelle® profile settings); (2) Select “Manage;” (3) Select “Delete;” and (4) Select “Yes, Delete.” Withdrawing your consent to other American Express electronic delivery agreements, such as the Consent Statement to Electronic Delivery for your American Express Rewards Checking Account, is separate from this Consent and will not result in a withdrawal of this Consent. Likewise, withdrawing your consent to receive electronic Notices related solely to your use of Zelle® will not impact your electronic delivery settings for your American Express Rewards Checking Account.

### **Your Right to Receive Paper Copies**

If we provide electronic Notices to you, and you want a paper copy, you may contact us at 1-877-221-2639. You may have to pay a fee for the paper copy.

### **Acceptance**

By accepting this Consent:

- You acknowledge that you have had the opportunity to read this Consent.
- You agree to the terms of this Consent.
- You agree to receive electronic versions of Notices related solely to your use of Zelle®.
- You agree to use electronic signatures in place of written signatures.
- You agree to maintain an active and valid e-mail address.

You acknowledge that you are reasonably demonstrating that you can access Notices using the hardware and software described above and that you have an active e-mail account from which you are able to print or save Notices.