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prerecorded calls to this number and any number you provide to us. Your mobile provider may charge message and data rates.

5. FEDERAL LAW. All Disclosures we provide to you in either electronic or paper format will be considered "in writing". You should print or download for your records a copy of this ESIGN Act Consent and any other Disclosures. You agree and we both intend the federal Electronic Signatures in Global and National Commerce Act to apply to (i) this ESIGN Act Consent and (ii) our ability to conduct business with you by electronic means.

6. TERMINATION/CHANGES. We reserve the right, in our sole discretion, to provide you with any Disclosures in paper format and to discontinue electronic provision of Disclosures at any time. We will provide you with notice of any such termination or change as required by law.

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