

## E-SIGN Consent to Use Electronic Records and Signatures (E-SIGN Consent)

MFA Oil Company ("MFA Oil") is required by law to provide you with certain Information about your Account(s) with MFA Oil. With your consent, MFA Oil can deliver the Information to you quickly and conveniently by:

- Displaying or delivering the Information electronically, and
- Requesting that you print the Information and retain it for your records.

For the purposes of this Consent, the words "you" and "your" means you, the primary account holder and all joint account holders. The words "we," "us," and "our" means MFA Oil. "Account(s)" mean the account(s) you have with us. "Information" means periodic statements and invoices on your Account/s, as well as our marketing communications if you have authorized us to send them to you.

**This notice contains important information that you are entitled to receive before you consent to electronic delivery of Information and use of your electronic signatures. Please read this notice carefully and print and retain a copy for your files.**

**Scope of Communication to Be Provided in Electronic Form.** By clicking "I AGREE," you are affirmatively consenting initially and on an ongoing basis, to receive Information in electronic format, and that we may discontinue sending Information to you in paper form, unless and until you withdraw your consent as described below.

**Method of Providing Information to You in Electronic Form:** All Information that we provide to you in electronic form will be provided either (1) via email; (2) by access to a website that we will designate in an email notice we send to you at the time the Information is available; (3) to the extent permissible by law, by access to a website that will generally be designated in advance for such purpose; or (4) by requesting you download a Portable Document File (PDF) containing the Information.

**How to Withdraw Consent:** You may withdraw your consent to receive Information in electronic form at any time by contacting us at (573) 442-0171, by providing written notice to us by mail: MFA Oil Company PO Box 519 Columbia, MO 65205, Attention: Records Department, or by email at [recordsdept@mfaoil.com](mailto:recordsdept@mfaoil.com). We may treat your provision of an invalid email address or the subsequent malfunction of a previously valid address as a withdrawal of your consent to receive electronic Information. We will not impose any fee to process the withdrawal of your consent to receive electronic Information. Any withdrawal of your consent to receive electronic Information will be effective only after we have a reasonable period of time to process your withdrawal.

**How to Update Your Records:** It is your responsibility to provide us with true, accurate and complete email address, contact, and other information related to this Consent and your Account(s), and to maintain and update promptly any changes in this information. You may update such information (such as your email address) through your on-line account or by contacting us at (573) 442-0171 or by email at [recordsdept@mfaoil.com](mailto:recordsdept@mfaoil.com). Changes made online are subject to verification and will take effect in a reasonable time thereafter.

**Software and Hardware Requirements.** To receive information from us electronically, you will need:

- Internet access, and a current version of an internet browser we support which presently are IE11, Edge, Chrome, and Safari on iOS devices;
- A current version of an operating system for your mobile device or computer that we support which includes Microsoft Windows, iOS, and Android;
- A current version of a PDF reader; and
- Access to an active and valid email address

You will also need a printer to print out and retain records on paper and electronic storage if you wish to retain records in electronic form.

**Requesting Paper Copies:** We will not send you a paper copy of the Information from us, unless you request it or we otherwise deem it appropriate to do so. You can obtain a paper copy of an electronic Information by printing it yourself or by requesting that we mail you a paper copy, provided that such request is made no later than seven years after we first provided the electronic Information to you. We may charge you a reasonable service charge for the delivery of paper copies of any Information provided to you electronically pursuant to your authorization. To request a paper copy, contact us by telephone at (573) 442-0171 or by email at [creditdeptfax@mfaoil.com](mailto:creditdeptfax@mfaoil.com). We reserve the right, but assume no obligation, to provide a paper (instead of electronic) copy of any Information that you have authorized us to provide electronically.

**Information in Writing:** All Information we provide in either electronic or paper format to you will be considered "in writing." You should print or download for your records a copy of this Consent and any other Information that is important to you.

**Federal Law:** You acknowledge and agree that your consent to receive electronic Information is being provided in connection with a transaction affecting interstate commerce that is subject to the Federal Electronic Signatures in Global and National Commerce Act, ("ESIGN Act") and that you and we both intend that the ESIGN Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

**Termination/Changes:** We reserve the right, in our sole discretion, to discontinue the provision of electronic Information, or to terminate or change the terms and conditions on which we provide electronic Information. We will provide you with notice of any such termination or change as required by law.

**Agreement:** After you have read this information, if you agree to receive Information from MFA Oil electronically, and if you agree to the general use of electronic records and electronic signatures in connection with your relationship with MFA Oil, please click on the "I HAVE READ AND AGREE to the E-Sign Consent Agreement" button at the bottom of the form.

**IMPORTANT: PLEASE PRINT AND RETAIN THIS AGREEMENT FOR YOUR RECORDS**