



Telephone Consumer Protection Act

You agree that we and our agents or service companies ("Authorized Parties") may monitor and/or record any telephone communications with you or any cardholder. You agree that Authorized Parties may contact you for any lawful purpose. This includes contacting you about any current or future accounts or applications, with respect to all products you have with us. This consent includes, but is not limited to, contact by manual calling methods, prerecorded or artificial voice messages, text/SMS messages, emails and/or automatic telephone dialing systems. You agree that Authorized Parties may use any email address or any telephone number, including a cell phone number, you provide, now or in the future, even if your provider may charge you message and data rates for calls or texts. Phone numbers and email addresses you provide include those you give to us, those from which you, or someone acting on your behalf, contact us or which we obtain through other means. For any cell phone number you provide, you represent that you are the subscriber or are authorized to consent to these communications on behalf of the subscriber. You agree to notify us if you change or discontinue using any phone number you provide. If you no longer wish to be contacted on your cell phone by an automated dialer or pre-recorded voice message, you may cancel your consent by contacting us at PO Box 30918, Billings, MT 59116. Please include: your name, mailing address, the last four digits of your Account number and the specific cell phone number(s) for which you would like to cancel your consent to be contacted by an automated dialer or pre-recorded voice message.