

Electronic Records Agreement:

For purposes of this consent, “we”, “us”, or “our” means Nelnet, Inc., and “you” and “your” means the person giving this consent. Your agreement to these terms and conditions confirms your ability and consent to receive records electronically.

Scope. Your consent covers the transactions you are presently completing (e.g. submission of a deferment, forbearance, auto debit request, etc.), as well as your receipt of disclosures, agreements, tax documents, or other notices and documents related to your student loans or student loan account, referred to as Electronic Records.

Delivery. Electronic Records may be delivered to you in a variety of ways. In some cases, if applicable, Electronic Records will be made accessible via your borrower account and will be available to view and print for up to one year after delivery. In other cases, we may deliver Electronic Records to your email address. Your consent does not mean that we must provide records electronically, but instead that we may deliver some or all of those documents electronically. We may, in our sole discretion, provide you with any records in paper form, even if you have chosen to receive them electronically.

Requesting Paper Copies. If you request a paper copy of a particular Electronic Record, the paper copy will be mailed to you at no charge. To obtain a paper copy of an Electronic Record, you may [contact us](#). You may also, at any time, obtain paper copies of your Electronic Records by printing them directly from your computer.

Withdrawal of Consent. You have the right, at any time, to withdraw your consent to receive further delivery of Electronic Records. Your withdrawal of consent does not apply to Electronic Records that were previously delivered to you. Your withdrawal will become effective within one business day if requested by phone, or within two business days if requested by email or mail, after Nelnet receives your withdrawal notice. No fees will be imposed to process your withdrawal.

System Requirements. In order to receive Electronic Records, you will need access to a computer with the following minimum hardware and software requirements, which you acknowledge having by proceeding with this transaction and giving us your consent:

- Access to the internet
- Access to a computer or similar device and a current web browser software (Microsoft Internet Explorer 5.5 or higher or Mozilla Firefox are recommended)
- Access to a printer (if you wish to print any copies of an Electronic Record)
- Access to software which permits you to receive and access Portable Document Format (.pdf) files such as Adobe Acrobat Reader available to download for free at Get.Adobe.com/Reader

If we change our minimum hardware and/or software requirements, we will notify you of the changes via the website. If you cannot access or retain Electronic Records as a result, you will have the right to withdraw your consent with respect to Electronic Records without incurring any fees or being subject to any new conditions not previously disclosed. You may withdraw your consent to receive Electronic Records by [contacting us](#).

Contact Information. You agree to ensure that we have the correct information to contact you electronically (for example, providing any changes in your email address). If we electronically deliver an Electronic Record, but you do not receive it because your email address is incorrect, out of date, blocked by your service provider, or returned undeliverable, we will be deemed to

have provided you with electronic delivery, but may discontinue sending email communications until we receive a valid, working email address.

You understand that we reserve the right to discontinue the provision of the delivery of Electronic Records, or to terminate or change the terms and conditions on which we provide electronic delivery. We will alert you to changes in the delivery method of your Electronic Records.