

2021 GBHEM United Methodist Church Scholarship Program

[Program Overview](#)

Who is eligible to apply?
When is the application deadline?
When is the recommendation deadline?
What is the Program timeline?
Is this award renewable?
Who administers this Program?

[Award Details](#)

What are the selection criteria?
What are the details of the award?
What are my responsibilities if I am chosen as a recipient?
How and when are funds issued?
How do I change my college choice?

[Application Details](#)

Which school should I list on the application if I have not made a final decision?
What is the difference between Official and Unofficial Transcripts?
Should I submit all of my information before I request a recommendation?
What supporting documentation is required for this application?
Where and when should I send my supporting documents?

[Notifications](#)

How will I be notified about the status of my application?
What notifications will be sent to me?
Who will notifications be sent from?
When will I receive notifications?
Can I opt out of notifications?

[Document Upload](#)

What should be visible on my documents?
What are the acceptable file types?
Why can't I upload a Word document?
One of the documents I uploaded has a status of Rejected. What do I do now?
How do I upload more than one file at a time?
How do I create a .zip file?
How long does it take to process my uploaded documents?
The deadline has passed and my documents are still Processing, what does that mean?
What are the DOs and DON'Ts of uploading documents to my application?

[GBHEM E-Sign Agreement & Privacy Policy](#)

[Application Status](#)

How do I know if my application is Complete?
As the applicant, what are my responsibilities?
How do I use my Home page to verify my application status?
The deadline is tomorrow and it takes 5-7 days to process. Will I make it?
The deadline has passed and my application status is Started, what do I do?

[Other Important Information](#)

Are scholarships taxable?
ISTS Self-Help Portal
Contact Information

[Home Page Tutorial](#)

Help & My Profile
How to Apply
Application Status

Program Overview

Who is eligible to apply?

To be eligible for this award, you must:

- be an incoming college freshman or a current college freshman, sophomore, junior, senior, or graduate student.
- be an active, full member of a United Methodist Church for at least one year prior to application (some programs require 3 years membership) as of August 1, 2021.
- maintain at least a 2.5 grade point average (GPA) on a 4.0 scale.
- International applicants are eligible to apply if: they are a member of the United Methodist Church (Central Conference or within the United States) for at least 3 years prior to application; and they will be enrolled in a United Methodist related institution within the United States.

When is the application deadline?

March 24, 2021 at 11:59 PM Pacific Time Zone

When is the recommendation deadline?

March 31, 2021 at 11:59 PM Pacific Time Zone

What is the Program timeline?

- Application Open: December 15, 2020
- Application Deadline: March 24, 2021
- Recommendation Deadline: March 31, 2021
- Notification of Selection Results: June – July 2021
- Funds Disbursed: August – September 2021

Is this award renewable?

Scholarships offered by GBHEM are not renewable, however, you are encouraged to reapply each year if you continue to meet the eligibility criteria.

Who administers this Program?

To maintain a high level of professionalism and security, the program is administered by International Scholarship and Tuition Services, Inc. (ISTS), an independent company that specializes in managing sponsored educational assistance programs.

Award Details

What are the selection criteria?

A selection committee will evaluate the **Complete** applications and select the recipients considering the specific criteria of the scholarship program being reviewed which could include one or more of the following:

- UMC leadership and activity
- Financial need
- Community involvement
- Essay content
- Academic achievements and records

Decisions of the selection committees are final and are not subject to appeal. No application feedback will be given.

What are the details of the award?

- The number of scholarship and scholarship amounts vary each year depending on available funding.
- Students may reapply each year as long as they continue to meet the eligibility criteria.
- Scholarships will be applied to tuition, fees, books, and supplies required for course work at accredited institutions in the United States. These institutions include: two-year colleges, four-year colleges, vocational schools, technical schools. Students may transfer from one institution to another and retain the award.
- Scholarships may not be applied to room and board and cannot be used to purchase a laptop if not required for all students attending the institution or course.
- A student may receive GBHEM scholarships for up to 7 award years maximum. Renewal applicants will not be considered for an 8th academic year for GBHEM scholarship.

What are my responsibilities if I am chosen as a recipient?

You must enroll as a full-time student in the fall of the year in which the scholarships are awarded.

How and when are funds issued?

Your funds will be issued via one (1) check in late August or early September, pending completion of the online Acceptance and Verification of Enrollment Form. Your check will be made payable to your institution listed on your **My Profile** page only. *Your scholarship check cannot be made payable to you, the applicant.* The check will be mailed to your college/university.

How do I change my college choice?

Make sure your **My Profile** page indicates your final college choice. It is your responsibility to make sure your **My Profile** page is correct prior to September. **Important: Some scholarships require enrollment at specific colleges. If you change schools, you may forfeit that award.**

Application Details

Which school should I list on the application if I have not made a final decision?

You should list your first-choice school on the application. You can change your college choice any time prior to the application deadline. If selected as a recipient, you will be asked to confirm your final school choice. If your school changes after the acceptance deadline, you will be able to update this information on your **My Profile** page.

What are the differences between Official and Unofficial Transcripts?

Official transcripts must be obtained through your high school administration office, or your college registrar office. Transcripts are normally printed on official letterhead and/or state that they are official. Transcripts may contain or require a signature.

*Note: Your official transcript may come to you in a sealed envelope, stating it will become unofficial if opened. When scanning or copying your official transcripts, a watermark may appear noting that they are now unofficial. **Despite any watermarks or sealed envelopes, you may open the envelope if needed to upload the document. These documents will be considered official for our purposes.** Acceptable file types are **.pdf, .tif, .png, .jpeg, .jpg, .bmp and .xps**. When scanning or copying, you do not need to include a copy of the sealed envelope.*

Unofficial transcripts may be accessed through your school's online student portal. These pages must still be converted to one of the acceptable file formats. **Unofficial transcripts must contain your name.**

Should I submit all of my information before I request a recommendation?

You should request your recommendation as early as possible to ensure there is sufficient time for the recommendation to be submitted by the recommendation deadline. You do not have to wait until all other portions of your application are complete before requesting your recommendation.

What supporting documentation is required for this application?

- High School Transcript: Current high school seniors only.
- College/University Transcript: Current college students only.
- Tribal Affiliation Identification: Applicants for the Native American Seminary.
- Manuscript (Sermon or Devotional): Applicants for the NCCUMC Ministerial Education Fund.
- Essay: Applicants for the East Ohio Martin Luther King Jr. Merit Scholarship.
- MEF Budget Form: Applicants for the NCCUMC Ministerial Education Fund.
- 2021-22 FAFSA Student Aid Report: Applicants for the Excellence in Clergy Leadership Scholarship and the Special Seminary Scholarship.
- Resume: Applicants for the E. Craig Brandenburg Scholarship.
- DACA Certificate: Non-U.S. Citizens with an immigration status of Deferred Action for Childhood Arrivals.
- Work Permit or TIN Documentation: Non-U.S. Citizens not within the DACA status.

Where and when should I send my supporting documents?

All required supporting documents must be uploaded to your online application by the application deadline. If you do not follow the upload instructions exactly, your application may remain incomplete. Documents that meet the criteria required for this application that are uploaded by the deadline will be processed and considered on time.

Notifications

How will I be notified about the status of my application?

Notifications are sent primarily via email to the email you used to create your account. Some programs offer text and voice notifications. **Ultimately, it is your responsibility as the applicant to verify your application status on your Home page is Complete.**

What notifications will be sent to me?

- **Deadline Reminders:** Deadline reminder emails are typically sent two (2) weeks and one (1) week prior to the application deadline.
- **Recommendation Deadline Reminder:** You may receive a notification after the application deadline but prior to the recommendation deadline if your recommendation is still incomplete.
- **Selection Results:** Selection results notifications are sent to all **Complete** applicants.
- **Other Scholarships:** Occasionally, if you meet the requirements for another scholarship administered by ISTS, you will be notified. These notifications are not guaranteed.

Your information is never sold to any third party for marketing purposes.

Who will notifications be sent from?

You will receive notifications from two (2) possible ISTS email addresses: donotreply@applyISTS.com and GBHEM@applyISTS.com. You should add both of these email addresses to your “safe senders list” to ensure important emails are not sent to your spam or junk folder.

When will I receive notifications?

Notifications vary by program based on the Program timeline. Refer to the Program timeline listed above for more specific information. Typically, deadline reminders are sent two (2) and one (1) week prior to the application deadline.

Can I opt out of notifications?

While you can opt out of notifications, this is not advised. It is your responsibility as the applicant to ensure your application is **Complete**. If you opt out of notifications, you will not receive deadline reminders or selection results. **Your information is never sold to any third party.** The only emails you will receive from ISTS are directly related to your application and, *possibly*, other scholarship opportunities.

Document Upload

What should be visible on my documents?

All uploaded documents **must** show your name. If you are using an online portal to access your required documentation and all that is visible is the salutation and your first name (Example: Welcome Joe!), this will meet the name requirement.

What are the acceptable file types?

The only acceptable file types are **.pdf, .tif, .png, .jpeg, .jpg, .bmp and .xps**. Any other formats will not be reviewed, and your application will remain incomplete. You may upload multiple files within a .zip file. All files within a .zip file must be in one of the acceptable file types listed above.

Why can't I upload a Word document?

ISTS does not accept any file format that is editable.

One of the documents I uploaded has a status of Rejected. What do I do now?

Review the reason your document was rejected. Once you have corrected that issue, upload a new copy of your document.

How do I upload more than one file at a time?

You may create a .zip file containing more than one file as long as everything included is in an acceptable file type of **.pdf, .tif, .png, .jpeg, .jpg, .bmp and .xps**. Do not upload additional documentation that is not requested. It will not be reviewed.

How do I create a .zip file?

To use this format, follow the steps outlined below:

1. Create a new folder on your Desktop, name it the document type you will be uploading. For example, Test Scores, Transcript, or Financial Documentation.
2. Move all the files you wish to upload into the new folder.
3. Right click on the folder from your Desktop:
 - a. PC Users: select "Send to," followed by "Compressed (zipped) folder."
 - b. Mac Users: select "Compress [folder name]."
4. Your new **.zip** file will be located on your Desktop, ready to upload.

How long does it take to process my uploaded documents?

Documents are processed daily. Your document will be processed within five (5) to seven (7) business days. If your document was uploaded prior to the deadline, it will be considered. However, it is your responsibility to monitor your **Home page** to ensure your document is **Accepted**.

The deadline has passed and my documents are still Processing, what does that mean?

All documents must be reviewed for the required information and for accuracy. All documents uploaded prior to the application deadline will be reviewed and considered. It is your responsibility to monitor your **Home page** to ensure your document is **Accepted** and that your application status reads **Complete**.

What are the DOs and DON'Ts of uploading documents to my application?

DO:

- Upload one of the accepted file types.
- Only upload the requested and required documents.
- Black out any Social Security Numbers. *This is not required, but highly advised.*
- Return to your **Home page** to verify your documents have been **Accepted**.

DON'T:

- Upload a Microsoft[®] Word document (.doc, .docx) or any other format we don't accept.
- Upload more than the requested documentation.
- Assume your documents are correct and accepted once you have uploaded them.
- Upload a document stating you are mailing your documents.
- Assume the required document does not pertain to you. If the application states the document is required, your application **will** remain incomplete if you do not provide that document. Contact us if you are having trouble providing a required document.
- Password protect your uploaded documents. Password protected documents will be rejected.
- Upload any file that has a viewing expiration date.

Application Status

How do I know if my application is Complete?

Complete applications will have a green COMPLETE button, as shown below:



COMPLETE

If your application status has a grey or orange STARTED button as shown below, click the button to view the status of each individual requirement.



STARTED

As the applicant, what are my responsibilities?

It is your responsibility to make sure your application is **Complete**. Your online application form must be **Submitted**, all required documents uploaded and **Accepted** and all required supplements must be **Complete**.

How do I use my Home page to verify my application status?

When you log in to your **Home page**, you will see all applications listed. Each application will have an overall status button visible to you.



STARTED



STARTED



COMPLETE

A grey STARTED button means you have not submitted your online form. An orange STARTED button means you have submitted the online form but you are either missing required items for the application, or your documents are still processing.

When you click the status button, you will see the more detailed status. This will show you the status of each individual required portion of the application. For more details on your **Home page**, review the **Home Page Tutorial** section.

The deadline is tomorrow and it takes 5-7 days to process. Will I make it?

As long as your documents were uploaded prior to the application deadline, they are considered. You should continue to monitor your **Home page** until you see the status update to ACCEPTED. If the status updates to REJECTED, contact us immediately.

The deadline has passed and my application status is Started, what do I do?

If your STARTED button is grey, you have unfortunately missed the deadline and your application is now read only. If your STARTED button is orange, click the button to view what is missing. Your required documents may be PROCESSING. As long as your documents were uploaded prior to the application deadline, they are considered. You should continue to monitor your **Home page** until you see the status update to ACCEPTED. If the status updates to REJECTED, contact us immediately.

Other Important Information

Are scholarships taxable?

Tax laws vary by country. In the United States, scholarship funds used exclusively for the payment of tuition and textbooks are normally not taxable. The scholarship recipient is responsible for taxes, if any, that may be assessed against his or her scholarship award. We recommend consulting your tax adviser for more guidance. You may also consult IRS Publication 970 for additional information.

ISTS Self-Help Portal

For more helpful information about scholarships plus answers to common inquiries related to ISTS' technology and processes, visit our Self-Help Portal at [ISTSPROGRAMSUPPORT.COM](https://istsprogramsupport.com).

Contact Information

Scholarship Eligibility Questions

For additional information regarding the scholarship programs criteria contact the GBHEM Office of Loans and Scholarships by email at umscholar@gbhem.org or by phone at 615-340-7344. GBHEM Office of Loans and Scholarships, a United Methodist Church agency and connection to the local church, administers the eligibility criteria for the scholarship programs, provides the committees who review applications, and assists applicants.

Technical Application Questions

For additional information regarding the scholarship application process, contact ISTS Program Support via email at GBHEM@applyists.com (Subject Line: GBHEM), or toll free 800-914-8389. When emailing please include the name of the scholarship program or sponsor (GBHEM) and your username.

ISTS office hours are Monday through Friday from 8:00 AM to 5:00 PM Central. Program Support Agents are available via live chat and email during these hours. Use the green **Help** button (as shown below) at the bottom right corner of your screen to contact us.



Home Page Tutorial

Your ISTS **Home page** is located at <https://aim.applyISTS.net>. This will show you all of your applications and their overall status. It is your responsibility as the applicant to monitor your **Home page** to ensure your application is **Complete**.

Help and My Profile

In the top right corner of the page, you'll find the HELP link to the ISTS Help Portal and your **My Profile** page.

Home

Help

Log Off



YOUR NAME
my profile

How to Apply

To start an application, click ADD NEW APPLICATION. You will then be asked for the Program Key. If you do not know the Program Key, try the name of the company or organization offering the award.

ADD NEW APPLICATION

FILL OUT A SUPPLEMENT

As the applicant, you will not click FILL OUT A SUPPLEMENT. This will be used only by a third party completing a required supplement form for your application. Not every application requires a supplement. Make sure you review the requirements for each application.

Applications View

Each application will have its own box. You will see the program name, application link, and **Status Button**.

Applications

Program Name

[Application Form](#)

STARTED

Application Status Buttons

Each application will have one of the following Status Buttons:



If your status button is grey, it means you have not yet clicked the **Submit** button on the last page of your application. If your status button is orange, it means you have clicked Submit but you are missing one or more required documents or supplements for that application.

For a detailed status of each application requirement, click the **Status Button**.

Detailed Status View

Once you click the **Status Button**, your detailed status view will appear. Below is an example. Next, we'll review what each of these statuses mean.

Application Form SUBMITTED
Started: 8/19/2019 Due: 2/25/2020

Additional status information about your form is shown below.

[GO TO FORM](#)

Supplements

Form Name	Email Address	Status
Recommendation Form	Recommender@email.com	NOT STARTED

Attachments

Type	Filename	Status
ACT/SAT Test scores		NOT RECEIVED
High School Transcript	Transcript.pdf	PROCESSING
College/University Transcript		REJECTED
FAFSA Student Aid Report	FAFSA SAR.pdf	ACCEPTED

Rejected Attachments

Type	Filename	Reason	Time
College/University Transcript	College Transcript.pdf	Missing Student Name	8/19/2019 9:49 AM

Application Form Section

This top section shows you the date you started the application, application deadline date, status of your form and provides a button to return to your application.

Application Form

Started: 8/19/2019 Due: 2/25/2020

STARTED

Additional status information about your form is shown below.

GO TO FORM

If you have submitted your online application form, the status would read:

Application Form

Started: 8/19/2019 Due: 2/25/2020

SUBMITTED

Additional status information about your form is shown below.

GO TO FORM

Supplements Section

This section allows you to track the progress of your required supplement forms. Some programs require this information to remain confidential. In those cases, you will not see the status of the form. It is simply your responsibility to make sure the person completing that supplement form received the instructions. *Not all applications require a supplement. Make sure you review the application requirements for each application.*

When your supplement has been requested but not started, you will see the status NOT STARTED:

Supplements

Form Name	Email Address	Status
Recommendation Form	recommender@email.com	NOT STARTED

Once the supplement has been started, you will see the status STARTED:

Supplements

Form Name	Email Address	Status
Recommendation Form	recommender@email.com	STARTED

Once the supplement form is submitted, you will see the status COMPLETE:

Supplements

Form Name	Email Address	Status
Recommendation Form	recommender@email.com	COMPLETE

Attachments Section

This section allows you to track the status of each required attachment or supporting document(s) for your application. *Not all applications have required attachments. Make sure you review the application requirements for each application.*

There are four (4) attachment statuses:

Attachments

Type	Filename	Status
ACT/SAT Test scores		NOT RECEIVED
High School Transcript	Transcript.pdf	PROCESSING
College/University Transcript		REJECTED
FAFSA Student Aid Report	FAFSA SAR.pdf	ACCEPTED

NOT
RECEIVED

This means you have not yet uploaded this attachment and it is required for your application to be considered **Complete**.

PROCESSING

This means your attachment has been uploaded and is currently pending review by ISTS. Attachments are processed within 5-7 business days. All documents uploaded prior to the application deadline will be considered.

REJECTED

This means the document you uploaded was not acceptable. Below the attachment section is the Rejected Attachment section. This will tell you why your attachment was rejected.

ACCEPTED

This attachment has been reviewed by ISTS and has been verified as meeting all of the requirements needed for that attachment.

Rejected Attachments Section

If you have uploaded a document that does not meet the minimum requirements for the application, your document will be rejected. Your attachment status will read:

REJECTED

You will see the attachment type, file name, the reason for rejection and the date/time your document was rejected.

Rejected Attachments

Type	Filename	Reason	Time
College/University Transcript	College Transcript.pdf	Missing Student Name	8/19/2019 9:49 AM

To upload a corrected document, simply click GO TO FORM and upload your document. Make sure you have fixed any of the issues noted in the reason for rejection so that your document is not rejected a second time.

GOTO FORM

If the application deadline has passed and your application is not **Complete** because your document was rejected after the application deadline it is important that you contact us immediately so that we can assist you. Most programs allow ISTS to help you correct a rejected document within the 5-7 business day processing time after the deadline. However, this is **not guaranteed**. Make sure you follow the Upload Instructions within your application to ensure your document meets all minimum criteria.

Revised as of November 10, 2020

Please read this Consent for Electronic Transactions, Records, and Signatures (the "Consent") carefully and print or retain a copy for your records. This Consent contains information about doing business with us electronically and about certain rights and options you may have. In order to use the Online Services we offer, you must agree to do business with us electronically and to receive certain information electronically instead of in paper form as described in this Consent. If you do not agree to the terms of this Consent, we may not allow you to enroll in or use any applicable Online Service. **Please confirm your agreement to the terms of this consent by clicking the button we have provided for acceptance/agreement.** If you have any questions about this Consent, please call us at 1-615-340-7342.

Definitions. As used in this Consent, the following terms have the following respective meanings:

- "Communication" means any communication, notice, disclosure, terms, conditions, agreement, record, statement, or other information that we provide to you, or that we ask you to provide to us, in connection with any Online Service. Depending on which Online Service you obtain or use, Communications may include, but are not limited to:
 - this Consent and any amendments to this Consent;
 - information and disclosures that are required by certain federal and state laws and regulations, as applicable ("Law"), including initial disclosures about an Online Service you are obtaining from us, such as disclosures required by the Electronic Fund Transfer Act, the Truth in Lending Act, the Equal Credit Opportunity Act, or the Fair Credit Reporting Act, and notices of changes to those disclosures;
 - periodic account statements and other information and notices about Online Service usage, maintenance, activity, transactions, fees, and charges, including periodic information that we must provide pursuant to Law;
 - our consumer privacy notice;
 - agreements, pricing schedules, terms, and conditions for Online Services and notices of changes to those agreements, terms and conditions, and information and notices about how to use the Online Services; and
 - certain tax information, such as interest statements and taxpayer certifications required by Law;
- "Electronic Record" means an electronic or digital version of any Communication.
- "Online Service" means any electronic product or electronic service we offer that you apply for, obtain, use, administer, or access using the Internet, a website, email, messaging services, or software applications, whether by or through a personal computer or mobile or hand-held computing device, either now or in the future. The term also includes any non-electronic account or other non-electronic financial product or service we offer that you apply for, obtain, use, administer or access electronically by or through a personal computer or mobile or hand-held computing device, either now or in the future.
- "We", "us", and "our" mean and refer to, as the context may require, The General Board of Higher Education and Ministry or any affiliate of The General Board of Higher Education and Ministry that provides an Online Service to you.
- "You" and "your" mean and refer to the person accepting this Consent and to each and every person who now or hereafter is an account holder, subscriber, user, or owner with respect to, or has any interest in and authority to use, any Online Service.

Grant of Consent; Scope of Consent. With regard to the federal Electronic Signatures in Global and National Commerce Act, you acknowledge and agree that each and every Online Service you obtain or use is a transaction in or affecting interstate or foreign commerce. You consent and agree:

- i. to do business and to enter into contracts with us electronically and to engage in electronic transactions with us,
- ii. to receive and to provide Electronic Records, and
- iii. to use electronic sounds, symbols, or processes as an electronic signature signifying your intent to be bound,

all as we direct or require in our discretion in connection with your use of any Online Service.

You further agree that Electronic Records will be sufficient as "writings" under applicable law or regulation. Your consent to the receipt, provision, use, and exchange of Electronic Records applies not only to the particular transaction with respect to which you are accepting this Consent, but also to all Communications that may be provided or made available during the course of our Online Service relationships with you. At our option, the delivery of Electronic Records may begin immediately upon your acceptance of this Consent and without further action on your part. If, after accepting this Consent, you from time to time enroll in, use, or obtain additional Online Services, you agree that this Consent will apply to those Online Services, and you agree that it is not necessary for us to re-present or for you to re-accept terms like those within this Consent. If we do present you with such terms in connection with any Online Service in the future and you do not accept them, you agree that your decision not to accept the terms will not constitute a termination or rejection of this Consent with respect to any other Online Services.

Use of Paper Communications. Notwithstanding your agreement and consent to exchange information with us electronically as provided in this Consent, we reserve the right to provide you, and the right to require you to provide us, with a written or paper version of any Communication in addition to or instead of an Electronic Record of the Communication in our discretion or as the law may require. If you are required by law or the terms of any agreement with us to provide any notice in writing, you must provide that notice in writing notwithstanding your agreement to exchange information with us electronically as provided in this Consent, unless we specifically advise you in a Communication that you may provide the notice electronically.

Delivery of Electronic Records. We may deliver Electronic Records to you by posting them at our applicable Online Service website or by transmitting them to the email or other electronic address you have provided to us in connection with the Online Service, or otherwise as provided in the applicable Online Service agreement. If we permit or require you to provide an Electronic Record to us, you agree to follow our instructions for the delivery of such Electronic Record.

Updating Your Email or Other Electronic Address. You must promptly notify us of any change in the email address, mobile telephone number, or other electronic address that you have provided to us for the receipt of Electronic Records in connection with any Online Service. You may advise us of such changes by calling us at 1-615-340-7342 or by following any instructions for changing your contact information that may be provided at our applicable Online Service website. Except to the extent otherwise required by applicable law, you agree that we have no obligation to re-send, re-transmit, or otherwise deliver to you any Communication or Electronic Record thereof that we electronically have transmitted to the email address or other electronic address you have provided to us and that has been returned "undeliverable" or otherwise rejected for delivery.

Requesting Paper Copies of Electronic Records. You may obtain a paper copy of an Electronic Record by printing it yourself when we provide it or make it available to you or by asking us to mail you a paper copy. If you ask us to mail a paper copy to you, you must make your request within a reasonable time after we first provided the Electronic Record to you. If you do not make your request within a reasonable time, we may not be able to furnish a paper copy to you. You may request a paper copy by calling us at the telephone number provided in the applicable Online Service agreement, or by following any instructions for requesting a paper copy that may be provided at our applicable Online Service website.

Setting Communication Preferences. Some Online Services may allow you to set preferences for the receipt of certain Communications (i) in both paper form and as Electronic Records, (ii) as Electronic Records only, or (iii) in paper form only. Please refer to any preference management tools within the applicable Online Service website or application or call us at the telephone number provided in the applicable Online Service agreement for more information about the availability of preference settings. If you decide to receive some Communications in paper and some as Electronic Records, the Communications that you receive as Electronic Records will be subject to this Consent. Setting preferences for Communications and changing them from time to time will not constitute the withdrawal of the consent to receive Electronic Records that you have granted in this Consent. To withdraw the consent to receive Electronic Records that you have granted in this Consent, you must follow the instructions for withdrawal of consent provided below.

Withdrawing Your Consent to Receive Electronic Records; Consequences of Withdrawal of Consent. If you no longer wish to receive any Electronic Records with respect to an Online Service, you may withdraw your consent to receive

Electronic Records with respect to that Online Service by calling us at 1-615-340-7342. Please be sure to tell us that you wish generally to withdraw your consent for receiving Electronic Records and that you do not wish merely to change a preference for the form in which you receive a certain Communication (please note that, as described above, some Online Services may allow you to set preferences for the form in which you receive certain Communications without a general withdrawal of your consent to receive Electronic Records). You agree that we will have a reasonable opportunity to fulfill the withdrawal of your consent. Withdrawal of your consent will not affect the legal validity or enforceability of Electronic Records of Communications that we have provided to you before we have fulfilled the withdrawal of your consent. If you withdraw your consent to receive Electronic Records with respect to any Online Service, we may, in our sole and absolute discretion and without limiting any other rights or remedies available to us, do any of the following: terminate your use of or unenroll you from the Online Service without notice to you (except we will provide such notice as may be required by applicable law), after we have fulfilled the withdrawal of your consent, continue to provide the Online Service to you and provide any future Communications to you in writing, and/or exercise any other of our rights provided in the Online Service agreement or by applicable law. At our option, we may treat your provision of an invalid email address, other electronic address, or the subsequent malfunction of a previously valid email address or other electronic address, as a withdrawal of your consent to receive Electronic Records.

Hardware and Software Requirements. In order to access, review, retain, and/or print Electronic Records you must have:

- An Internet browser and a computer, operating system, and telecommunications connection to the Internet capable of supporting such Internet browser. We recommend that you use the most current version of one of the following browsers: Microsoft Internet Explorer or Edge, Google Chrome, Safari, or Mozilla Firefox with JavaScript enabled. If you do not use a supported browser, your experience may not be optimal, you may not be using the latest standards for safe and secure transactions, or you may not be allowed to access the site.
- An email account.
- Software that enables you to view files in the Portable Document Format ("PDF"), in order to view Electronic Records that are in PDF. For a free copy of Adobe® PDF reader software, please visit www.adobe.com.
- Sufficient electronic storage capacity on your computer's hard drive or other data storage unit, in order to download and save Electronic Records.
- A printer that is capable of printing from your browser, your email or other applicable software application, or your hard drive or other data storage unit, in order to print paper copies of Electronic Records.
- A mobile or hand-held computing device with a compatible operating system and telecommunications connection to the Internet, in order to access Electronic Records using applicable features of Online Services. We recommend that you use the most current version of one of the following operating systems: iOS, Android, or Windows Phone. If you do not use a supported operating system, your experience may not be optimal, you may not be using the latest standards for safe and secure transactions, or you may not be able to access the features. You also will need access to the Internet using the default browsers included in your device.

If you have questions about the hardware or software requirements for accessing or retaining Electronic Records, please call us at 1-615-340-7342 or at the telephone number provided in the applicable Online Service agreement.

By accepting this Consent you confirm that you have or that you will have regular access to all applicable hardware and software described in this Consent and that you are and will be able to access, review, retain, and/or print Electronic Records.

Amendments and Modifications. We reserve the right, in our sole discretion, to discontinue the use of Electronic Records in connection with any Online Service or to terminate or change the terms and conditions on which you and we use and exchange Electronic Records as provided in this Consent (including changing the hardware and software requirements), or otherwise to amend this Consent. Your continued use of Online Services after we provide notice of any change or amendment to the terms of this Consent constitutes your agreement to the change or amendment (and your confirmation that you continue to satisfy hardware and software requirements, as applicable). We also reserve the right to require you to re-accept any amended version of this Consent as a condition for the continued use of any Online Service or the continued use of Electronic Records in connection with any Online Service.