

This agreement is being provided by UniBank for Savings. Before we may proceed it is necessary for us to provide the following information as required by the Federal Electronic Signatures in Global and National Commerce Act ("ESIGN"). By proceeding forward and signing this document by clicking "I Accept" below, you are agreeing that you have reviewed the following agreement and consent to conduct business using electronic communications, to receive any document or communication in electronic form now and in the future including amendments to agreements, and to utilize your electronic signature in lieu of signing paper documents.

Scope of Agreement and Types of Electronic Communications You May Receive

You understand and consent that we may provide to you in electronic format only the following:

- Agreements, disclosures, notices, and other information and communications regarding your accounts, services and products, the use of our websites or our other electronic services, your relationship with us, and/or other programs, products or services that are or may be in the future made available to you, including any updates.
- The Online Banking Service Agreement, other service, or user agreements for access to our websites or other electronic services, all updates to these agreements and all disclosures, notices, and other communications regarding transactions you make through websites or our other electronic services,
- Disclosures, agreements, notices and other information related to the opening or initiation of an account, product or service including, but not limited to, account agreements, fee schedules or other disclosures or notices that may be required by the Truth in Savings Act, Electronic Fund Transfer Act, Truth in Lending Act, the Equal Credit Opportunity Act, the Fair Credit Reporting Act, the Gramm Leach Bliley Act, the Real Estate Settlement Procedures Act or other applicable federal or state laws and regulations;
- Periodic, annual, monthly or other statements, disclosures and notices relating to the maintenance or operation of an account, product or service including, but not limited to account information, account activity, account inactivity, payments made or due, or other statements, disclosures or notices that may be required by the Truth in Savings Act, Electronic Fund Transfer Act, Truth in Lending Act, the Equal Credit Opportunity Act, the Fair Credit Reporting Act, the Gramm Leach Bliley Act, the Real Estate Settlement Procedures Act or other applicable federal or state laws and regulations;
- Any notice or disclosure regarding an account, product, or service fee, such as a late fee, an overdraft fee, an overlimit fee, a fee for a draft, check or electronic debit returned for any reason, such as insufficient funds fee or a fee as a result of a stop payment order,
- Any notice of the addition of new terms and conditions or the deletion or amendment of existing terms and conditions applicable to accounts, products, or services you obtain from us.
- Our Privacy Notice and other privacy statements or notices (by posting such notices on our website).
- Certain tax statements or notices that we are legally required to provide to you, such as the annual IRS interest statements; and
- Certain information or forms that we request from you and ask you to submit electronically, such as signature cards, W-9s, or other agreements.

Electronic format means, posting the information on the website where you access your accounts, products, or services, through e-mail (if applicable and if you have provided a valid e-mail address), or through other electronic means.

Consent

By clicking "I Accept", you consent to use your electronic signature to sign any document or communication and to receive electronic delivery of any document or communication. You understand that your electronic signature is legally binding, just as if you had signed a paper document. You intend that the Electronic Signature is your valid signature/initials. You agree that the signed electronic document(s) will be as enforceable as the paper document(s) that you sign or initial with handwritten ink. For joint accountholders, any consent or withdrawal of consent to receive electronic communications by any one of you will be effective for all of you.

This consent will remain effective until expressly withdrawn by you. Your consent does not mean that we must provide documents electronically but instead that we may deliver some or all of those documents electronically. Consenting to receive documents and communications electronically under this agreement does not automatically enroll you in Online Banking, e-Statements, or any services on this website.

Withdrawal of Consent

You have the right to withdraw your consent at any time. By declining this consent, you will be unable to proceed with the Online Application process. You may visit any UniBank branch location and open an account in person.

If you decide to withdraw this consent at a later date, such as after your application is approved and your account is opened, please contact Customer Service at 800.578.4270 or visit any branch location for assistance. Your withdrawal of consent will become effective no later than fifteen (15) days after your request.

Upon termination you will receive all electronic communications in paper form through the postal mail service. There are currently no conditions, consequences, or fees associated with withdrawing your consent. An invalid e-mail address, or the subsequent malfunction of a previously valid e-mail address will be deemed as a withdrawal of consent to receive electronic communications.

If you withdraw your consent to this Agreement, you will no longer receive the electronic presentment of any documents.

You acknowledge and understand that Electronic Communication services may be cancelled at any time and for any reason at the sole discretion of the Bank. If we terminate this service, we will provide you with paper copies of all statements, disclosures, and notices by postal mail at the address we have on file.

Maintaining a Valid Email Address

It is your responsibility to keep your email address updated with us. You can update your contact information by visiting any local UniBank branch or by contacting Customer Service at 800.578.4270.

System and Hardware Requirements

You must have the following items in order to use the service: a computer using a current, fully supported operating system or a mobile device using a current, fully supported version, an internet browser, such as a current version of Google Chrome, Firefox, or Safari, access to the internet through your internet service provider, and a text editor such as the latest version of Adobe Acrobat Reader to download and save the Materials.

Visit: <https://www.unibank.com/supported-browsers/> for a list of supported browsers.

You will be notified any changes to the hardware and/or software requirements that may create a material risk that you will not be able to receive, view, print or save a document or communication.

Your acceptance of this agreement on one Access Device constitutes your acceptance on all Access Devices you use. For example, if you view and accept this agreement on a mobile device, the terms of this Agreement will apply to electronic documents accessed on a traditional computer (or vice versa).

Additionally, by viewing and accepting this agreement on any Access Device, you are reasonably demonstrating your ability to access and view electronic documents in the format that the services are provided on that Access Device and all subsequent Access Devices. If you change Access Devices (or use multiple Access Devices), it is your responsibility to ensure that the new Access Device meets the applicable system requirements and that you are still able to access and view electronic documents on the subsequent Access Device. Use of other Access Devices is your reaffirmation of this Agreement. If you have difficulty accessing or viewing electronic documents on your select Access Device(s) please contact Customer Service at 800.578.4270.

Method of Providing Documents and Communications to You in Electronic Form

All documents or communications may be viewed electronically on this website and saved by printing paper copies, downloading and saving electronic copies, or storing the hyperlink on your computer.

Your Right to Receive Paper Copies

You may obtain a copy of any document or communication in paper form in addition to your access to the document or communication in electronic form at any time upon request. You may receive a paper copy of any document or communication by contacting Customer Service at 800.578.4270, visiting any branch location, or by email at customer.service@unibank.com.

You will not be charged a copy fee for any document or communication that was provided in this agreement.

Business Account Customers

If the account(s) designated in this Agreement is/ are business account(s), the Account Holder agrees that the account(s) will be used solely for business purposes and shall not be used for personal, family or household purposes. The Account Holder acknowledges and agrees that the provisions of the Federal and Massachusetts Electronic Funds Transfer Acts, Regulation E and other consumer protection laws and regulation do not apply. If you are an Online Cash Management Customer, you hereby certify that you are the Company Administrator and have been granted the authority to enter into this Agreement and Consent on behalf of the Company.

Signature(s)

By clicking "I accept" you agree that you will be receiving your disclosures electronically, signing the document(s) with an Electronic Signature and that you agree to the terms in this Consent and Agreement on today's date.