



Online and Mobile Banking Agreement

General Terms and Conditions

Applicability. This Agreement includes the General Terms and Conditions which govern the use of UniBank's Online Banking services including Online Banking, Mobile Banking, (each a "Service" or collectively, the "Services") and the applicable section of the Agreement governing the Service to which you are subscribing. Each person that enrolls for the Services and any person authorized to use the Services agrees to the terms of this Agreement.

Definitions. As used in this Agreement, the words "you" and "your" refer to the person(s) subscribing to or authorized to use the Service. The words "we," "us," and "our" refer to UniBank. The term "business day" means Monday through Friday, and excludes Saturday, Sunday, and all banking holidays. The word "Account" refers to all of your deposit and loan accounts to which you requested and obtained online access at UniBank, including but not limited to checking accounts, money market accounts, savings accounts, certificates of deposit, overdraft lines of credit, consumer loans, and mortgage loans.

Eligibility. You must have a personal UniBank deposit or loan account open and in good standing to use the Services. This Agreement affects your Accounts, please read this Agreement carefully, and retain a copy for your records. You may print this Agreement or download the Agreement to your computer. You may also obtain a copy on our website or request a copy of this Agreement and other agreements governing your accounts and services with us by calling us toll free at 800.578.4270.

Representations. You represent and agree that all information you provide to us in connection with the Services is accurate, current, and complete, and that you have the right and authority to provide such information to us for the purpose of using the Services.

User ID and Password. Upon enrollment in you will create a user ID and a password that will grant you access to both Online and Mobile Banking. You are solely responsible for ensuring the confidentiality of your information.

Your user ID must be between 6 and 26 characters in length and may be made up of both letters and numerals. Special Characters cannot be used when creating a new User ID. Your user ID is not case sensitive.

Passwords must contain at least three of the following four items: lowercase letters (a-z), uppercase letters (A-Z), digits (0-9), symbols, and must be between 8 and 22 characters.

We recommend that your password is not easily associated with any personal information, such as your address, date of birth, or anniversary. Your password should be memorized, and never written down. We may periodically ask you to change your password. You agree to keep your User ID and Password secure and strictly confidential and to notify us of any change in status or unauthorized use of your User ID and Password by calling Customer Service at 800.578.4270.

Updating Records. You must promptly update our records, such as your address, phone number, and e-mail address, by selecting the "My Profile" section within your online banking. You are responsible for the accuracy of all the information you input and agree that we may rely on the information you provide, without further verification. You agree that UniBank shall not be liable



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for any costs, fees, losses, or damages of any kind incurred as a result of any inaccuracy, incompleteness, or misinformation contained in the information you have provided to us.

Risk-Based Authentication. Risk-Based Authentication is a second security layer that involves security questions. Once you have registered for Online & Mobile Banking you will be required to establish three (3) challenge questions and responses from the library of available questions. You will be required to answer your chosen security questions when you deviate from your established online behavior. This could happen when you log in from a different location or when your log in pattern varies from your normal pattern. If you make three (3) unsuccessful attempts, access to your Accounts through the services will be blocked and you would need to contact Customer Service at 800.578.4270 for assistance.

Additional Security Features. In addition to the multi-layer authentication combination of User ID and password combined with Risk Based Authentication, we have implemented additional security features designed to alert you when certain Online Banking transactions involving your Accounts occur, certain changes are made to your Online Banking profile information or to your security credentials. Whenever there is a change to your User ID, password, address, phone number or email address, we will send an email to you. In the case of a change to your email address, we will send an email to both your new and old email address. As an added layer of security, various actions performed within online banking will be recorded in the "User Activity" log. The User Activity log will track and timestamp a range of activities performed during an online banking session. Such activities include but are not limited to a record of your log in activity, changes to your password, personal image and security word or phrase, security questions, certain types of transactions and online activity.

Security Procedures. You agree not to disclose or provide any Security Procedures or User Id and Passwords to any unauthorized person. You also agree that joint account holders shall not share User Id and Passwords with each other. You agree that you are solely responsible for providing for and maintaining the physical, electronic, procedural, administrative, and technical security of data and systems in your possession or under your control. We are not responsible for any computer viruses (including, without limitation, programs commonly referred to as "malware," "keystroke loggers," and/or "spyware"), problems or malfunctions resulting from any computer viruses, or any related problems that may be associated with the use of an online system. Any material downloaded or otherwise obtained is obtained at your own discretion and risk, and UniBank is not responsible for any damage to your computer or operating systems or for loss of data that results from the download of any such material, whether due to any computer virus or otherwise. You are solely responsible for maintaining and applying anti-virus software, security patches, firewalls, and other security measures with respect to your operating systems, and for protecting, securing, and backing up any data and information stored in or on your operating systems.

UniBank is not responsible for any errors or failures resulting from defects in or malfunctions of any software installed on your operating systems. You acknowledge and agree that it is your responsibility to protect yourself and to be vigilant against e-mail fraud and other internet frauds and schemes (including, without limitation, fraud commonly referred to as "phishing" or "pharming"). You acknowledge that UniBank will never contact you by e-mail in order to ask for or to verify Account numbers, Security Procedures or security related access information, including but not limited to Passwords or other information required to log into the services, or any sensitive or confidential information. In the event you receive an e-mail or other electronic



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communication that you believe, or have reason to believe, is fraudulent, you agree that you shall not respond to the e-mail, provide any information to the e-mail sender, click on any links in the e-mail, or otherwise comply with any instructions in the e-mail. To the extent allowed by law, you agree that UniBank is not responsible for any losses, injuries, or harm incurred by you as a result of any electronic, e-mail, or internet fraud.

In the event of a breach of the Security Procedure, you agree to assist UniBank in determining the manner and source of the breach. Such assistance shall include, but shall not be limited to, providing UniBank or UniBank's agent access to your hard drive, storage media and devices, systems and any other equipment or device that was used in breach of the Security Procedure. You further agree to provide to UniBank any analysis of such equipment, device, or software or any report of such analysis performed by you, your agents, law enforcement agencies, or any other third party. Your failure to assist shall be an admission by you that the breach of the Security Procedure was caused by a person who obtained access to your transmitting facilities or who obtained information facilitating the breach of the Security Procedure from you and not from a source controlled by Financial Institution.

Confidentiality. We will disclose information to third parties about your account or the transfers you make:

- Where it is necessary for completing transfers; or
- In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- In order to comply with government agency or court orders; or
- As explained in the Privacy Disclosure provided to you separately.

Limitation of Liability. You agree that we will not be liable for any direct, indirect, incidental, special, consequential or exemplary damages, including, but not limited to damages for loss of profits, goodwill, use, data or other losses resulting from the use or the inability to use the services incurred by you or any third party arising from or related to the use of, inability to use, or the termination of the use of this services, regardless of the form of action or claim (whether contract, tort, strict liability or otherwise), even if UniBank has been informed of the possibility thereof.

Indemnification. You agree to indemnify and hold harmless UniBank, our subsidiaries and affiliates, successors and assigns, all officers and employees thereof, and our service providers ("Related Persons"), from any and all third-party actions, claims, liability, and damages, and to be responsible for all expenses and costs (including, but not limited to, reasonable attorneys' fees) caused by or arising from your connection to or use of the Service, your violation of these terms and conditions of the Bank-to-Bank Transfer Service Agreement or the Online Banking Agreement, or your infringement or violation of the rights of others. The obligations contained in the preceding sentence will continue after the Service is terminated. This section does not apply to any cost or damage attributable to UniBank's or our Related Persons' gross negligence or intentional misconduct.

Modifications. We may modify the Services from time to time in our sole discretion. In the event of any modifications, you are responsible for making sure you understand how to use the Services as modified and we will not be liable to you for any losses caused by your failure to properly use the Services. We reserve the right to terminate all prior versions of Services and



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limit access to only the most recent versions and updates. We reserve the right to terminate access to any Service, in whole or in part, at any time.

Change in Terms. We reserve the right, at any time, to modify the terms of this Agreement. We will notify you of changes in the manner required by applicable law. If advance notice of the modification is not required, we will notify you of said modification within 30 days of the modification becoming effective. Your use of any or all features of a Service after the effective date of the notice indicates your acceptance of the modification in terms.

Your Right to Terminate. You may cancel your Service(s) at any time by providing us with notice in accordance with the instructions set forth below. If you have designated a joint consumer account as one of the accounts you may access with your Service and you notify us that you wish to terminate your Service, only your Service, your User ID and password will be suspended. Other joint accountholders must notify us to suspend their own Service, User ID and password. Your access to Online Banking will be suspended within 3 business days of our receipt of your instructions to cancel Online Banking. You will remain responsible for all outstanding fees and charges incurred in connection with Online Banking.

UniBank's Right to Terminate. We reserve the right to terminate this Agreement and your access to Online Banking, in whole or in part, at any time.

Hours of Access. You may access your accounts through our Services seven (7) days a week, twenty-four (24) hours a day. However, at certain times, some or all features may not be available due to system maintenance. We will endeavor to post notice of any extended periods of non-availability on our website.

International Access. We make no representations that our Services will be available for use in locations outside of the United States. Accessing the Services from locations outside of the United States by you is at your own risk and may not be secure.

Online Banking Requirements for Use. Online Banking is subject to the General Terms and Conditions above and may be accessed on a personal computer with internet using one of the browsers specified on our website <https://www.unibank.com/supported-browsers>.

Mobile Banking Requirements for Use. Mobile Banking is subject to the General Terms and Conditions above and may be accessed by downloading the UniBank app to your mobile device via the iTunes or Google Play Store.

Online and Mobile Banking Accessible Accounts. The Service may be used to access the following types of accounts you hold at UniBank:

- Checking Accounts
- Money Market Accounts
- Savings Accounts
- Passbook Savings Accounts – ineligible for account withdrawals

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- Club Savings Accounts – ineligible for account withdrawals
- Certificate of Deposit – inquiry only
- IRA Accounts – inquiry only
- Loans

Online and Mobile Banking Permissible Transactions. In most cases, you may use the Service to access deposit accounts in which you have an unrestricted right to withdraw funds, and credit accounts from which you have an unrestricted right to borrow money.

You may use the Service to complete the following:

- Change your contact information (address, email address, and phone number)
- Change your security challenge questions and answers
- Change your user ID and password
- Contact us via secure message
- Enroll for and receive eStatements
- Export/import data including use of Quicken/QuickBooks
- Fast balances
- Initiate and manage account alerts
- Make regular and/or principal payments to your UniBank line or loan
- Manage your UniBank debit card
- Mobile deposit
- Notify UniBank of travel plans
- Open a new deposit account
- Pay a Person (P2P)
- Pay bills
- Reorder checks
- Request a new or debit card
- Request stop payments on checks
- Review transaction and balance histories including cleared check images and some pending transactions
- Setup and manage biometrics
- Transfer funds between your eligible accounts
- Transaction Register
- UniBank to UniBank transfer

Please note some items may be unavailable on the Mobile app or Online Banking and are subject to change at any time with or without notice. UniBank may, from time to time, introduce new features to the Service. We may, but are not required to, notify you of the existence and availability of such new features. By using these features when they become available, you agree to be bound by the terms of the Agreement governing such features.

Alerts. The Alerts Service located on the Alerts Menu allows you to request and receive messages about your account(s) via email or SMS text message. Requested Alerts will be effective after you establish a Subscription to the Alert(s). While UniBank does not charge for the delivery of alerts, please be advised that your receipt of alerts may be subject to charges or rates imposed by your carrier. You understand and accept that alerts are not encrypted and



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while we will never include your password or full account number in the alert, we may include limited information about your account and anyone with access to your alerts will be able to view the contents of these messages. We do our best to provide alerts in a timely manner with accurate information, but alerts may be delayed or prevented by a variety of factors beyond our control such as system failures or misdirected delivery. We don't guarantee the delivery or accuracy of alerts and the contents of an alert may be outdated by the time the alert is sent or received resulting from other account activity or delays in sending data among various systems. You agree that we are not liable for any delays, failure to deliver, or misdirected delivery of any alert, for any errors in the content of an alert or for any actions taken or not taken by you or a third party as the result of an alert. The types and frequency of your Alerts will be managed by you and the alerts may be stopped or suspended by you at any time. UniBank reserves the right to terminate any request from you, for any Alert, at any time.

Below is a detailed list of alerts you can setup within the service. Please note, alerts are subject to change at any time with or without notice.

- **Any Account Activity.** This alert sends a message via text or email when any type of activity occurs on the specified account.
- **Available Balance – Below Amount.** This alert sends a message via text or email when the available balance on the chosen account is below the dollar amount specified.
- **Available Balance – Daily Snapshot.** This alert sends a daily message via text or email that provides the available balance on the specified account.
- **Bill Payment.** This alert sends a message via text or email when a bill payment amount is withdrawn above the dollar limit specified from the chosen account.
- **Check Cleared At or Above Amount.** This alert sends a message via text or email when the funds from any check written are withdrawn at or above the dollar amount specified from the chosen account.
- **Check Cleared By Check Number.** This alert sends a message via text or email when the specified check number clears the account indicated.
- **Check Cleared Electronically.** This alert sends a message via text or email when the funds from any check that has been converted to an electronic transaction are withdrawn at or above the dollar amount specified from the chosen account. This does not include any bill payments initiated from the bill pay service.
- **Current Balance – Above Amount.** This alert sends a message via text or email when the current balance on a specific account is above the dollar amount chosen.
- **Current Balance – Below Amount.** This alert sends a message via text or email when the current balance on a specific account is below the dollar amount chosen.
- **Debit Card Purchase.** This alert sends a message via text or email when the amount of any purchase transaction performed with your UniBank Visa® ATM/Debit card is withdrawn from the account indicated at or above the dollar amount specified. This does not include any withdrawal transactions performed at ATMs with your card.
- **Electronic Deposit.** This alert sends a message via text or email when any type of electronic deposit including, but not limited to, the direct deposit of payroll, pension and/or social security above the dollar amount specified occurs on the chosen account.
- **Insufficient Funds Fee.** This alert sends a message via text or email when a transaction occurs that results in an insufficient funds fee being applied to the account chosen.
- **Reminder Alert.** This alert enables you to send a reminder message at the date and time provided via text or email. This message can be any type of reminder and is not specific



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to any account or transaction. The message could be a reminder to make a deposit, pay a bill, discuss refinancing your mortgage with an UniBank representative or even to remind a family member about a dentist appointment!

- **Withdrawal.** This alert sends a message via text or email when the amount of any transaction that results in a withdrawal of funds above the dollar amount specified occurs on the account chosen.

Manage Balances. The Balances feature of the Mobile Banking Services enables you to view the Available Balance for your eligible deposit or loan accounts via the UniBank Mobile App without entering your log in credentials. Simply open the app and click Balances. You may access this option in the mobile app under “Manage Balances” where you can add or delete Accounts for all Mobile Devices or to disable or re-enable Balances for that Mobile Device. Balances displays the Available Balance for each eligible Account. The Available Balance does not include available Overdraft Privilege amounts and does not include linked line of credit and deposit overdraft protection amounts.

You agree that by enrolling in and activating Balances, Account information is available to you via our Mobile App without entering your log in credentials. For security purposes, full account numbers will not be visible, but the type of account, account nickname, and available balance(s) will be visible.

Cards. The manage my cards option will display all debit cards linked to your account(s), including cards belonging to joint signers. Please pay close attention to the name and last four digits on the card displayed before setting your controls and/or alerts. Using this option, you can block or cancel a card, add alerts, set card limits for specific regions, specific merchant types, specific transaction types, and transaction amount limits, and set alerts for specific transactions.

Online account opening. Online Account Opening is available through Online & Mobile Banking for existing customers. Accounts opened through this service are subject to the terms and conditions of the required new account disclosures and agreements which are required to be electronically accepted as part of this process. These are available for download by visiting: <https://www.unibank.com/disclosures>.

New accounts will generally be made available within 1 business day dependent on the funding type chosen or if there are any complications in opening your account such as ineligible account type chosen, information missing, etc. We will contact you, at minimum, via secure email message within Online & Mobile Banking with any new account opened via the service.

Paper Check Stop Payment Requests

You may initiate stop payment requests online using the Services or by calling us at 800.578.4270. Stop payments may only be initiated for paper checks you have written on your accounts (not electronic payments or debit card purchases). If you make a stop payment request using either the online or telephone option, you will be charged a stop payment fee for each stop payment request. Please visit our website to see our “Schedule of Fees”. Stop payment requests may be placed on a single check or a range of checks that are missing or stolen without regard to the dollar amount. Stop payment requests received through Online/Mobile Banking prior to 7:00pm on any business day will be processed on the business



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day received and if received after 7:00pm may not be processed until the following business day. In requesting a stop payment on a check, you agree that it is your responsibility to verify that the item has not already been paid. You are solely responsible for ensuring that the "Stop Payment Order" contains complete and accurate information including without limitation, the accurate name to which the check is made payable, the check number and the account number. Your request will be effective only if we have not already paid this check and you have given us the correct payee, check number(s) and account number. If this information is not correct, you must notify us immediately. You further agree that you must notify us in writing to cancel the Stop Payment Order if and when the reason for the stop payment ceases to exist; that the closing of the account upon which this check is drawn will automatically cancel this order and that this order expires and is no longer in effect six (6) months from the date that this order was placed unless you have already cancelled or renewed the Stop Payment Order. Failure to renew the Stop Payment Order may result in the item being paid. Periodically, our systems may be inoperable. If that occurs, you may transmit stop payment orders by telephone instruction. You are advised that under applicable state law, stopping payment on a check may not relieve you of your obligation to pay the check.

Quicken & Quickbooks. We are happy to provide you with two options to assist you in downloading your account data to your Quicken® program. Please be aware that when utilizing the Quicken or QuickBooks Direct Connect services you are sharing your UniBank Online Banking user credentials. For security purposes, UniBank does not recommend sharing your credentials with any 3rd party relationships. We feel the most secure option for the input of account history into your Quicken software is by utilizing the Quicken/QuickBooks Web connect service. For assistance, please contact a Customer Service Representative at UniBank at 800.578.4270.

UniBank has the following connection options for your Quicken software:

- **Quicken®/QuickBooks® Web Connect.** The Web Connect service is an on-demand update for your Quicken software that is completed by you at your convenience from UniBank's Online Banking. Simply sign in to export transactions directly from your account history and import them into your Quicken software. NOTE: This is the most secure process for maintaining your Quicken software as you do not have to share your Online Banking User ID and Password with the Quicken software.
- **Quicken®/QuickBooks® Direct Connect.** The Direct Connect service communicates directly with a connection to UniBank's Online Banking. To establish this service, simply click the "Enroll" button below and access your Quicken software to connect. Visit Quicken.com for instructions on how to enable this service from your Quicken software.

Transaction Register. Transaction Register allows you to record future deposits and withdrawals to your account. This will help to confirm when certain transactions are processed as well as to have a more accurate view on what transactions will occur on an account. In addition, it further helps to keep all records in one place without needing to use a checkbook or other means to record future expected transactions.

Transfers between your accounts at UniBank. This service allows you to transfer funds between your UniBank accounts which you have online banking access to. Online Banking transfers are limited to \$1,000,000 per transaction, \$1,000,000 per day. You will be allowed to initiate a transfer from any of your deposit accounts, except for Passbook Savings, Club



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Accounts, IRAs, and CD's. You are allowed to transfer from your deposit account(s) to make a payment to your UniBank loan. Transfers to your UniBank loan must be at least the amount of your regular monthly payment and on or before the due date.

Transfers to other customers at UniBank. A UniBank-to-UniBank transfer is an unlinked account transfer where you are able to transfer funds to another customer's account at UniBank. UniBank to UniBank transfers are limited to \$100,000 per transaction, \$100,000 per day. You need to setup a new transfer account for each UniBank account you want to transfer to. You will be required to enter the name and the full account number of the receiving customer.

Transfer options. Transfers can be set up as an immediate transfer, future dated transfer or as a recurring transfer. When you request a funds transfer under this service, you authorize us to follow your transfer instructions. We may refuse to act upon a transfer instruction if there are not sufficient funds in your account on the transaction date.

Initiating Transfers/Cut-off Times. The cutoff time for initiating transfers is 7:00 PM Eastern time on a business day. In the case of a future dated or recurring transfer, these time limits will be the business day after the transfer.

Reporting Unauthorized Transactions.

You shall be responsible for all transfers and payments that you authorize using the Services. Notify us AT ONCE if you believe another person has improperly obtained your Online Banking password. Also notify us AT ONCE if someone has transferred or may transfer money from your Bank deposit account without your permission, or if you suspect any fraudulent activity on your account. You shall be liable for any unauthorized electronic fund transfers or a series of transfers arising from a single loss or theft of the access device only if the access device is an accepted access device, the liability is not in excess of fifty dollars, and the unauthorized electronic funds transfer has occurred or may occur as the result of loss, theft or otherwise. Unless you, as the user of such device, can be identified as the person authorized to use it, such as by signature, photograph or fingerprint or by electronic or mechanical confirmation.

Also, if your statement shows withdrawals, transfers, payments, or purchases that you did not make or authorize, please notify us AT ONCE. If you do not notify us within sixty (60) days from the date the paper or online statement was sent to you, and we can prove that we could have stopped someone from taking money if you had told us in time, you may not get back any money lost after the sixty (60) days. If extenuating circumstances, such as a long trip or hospital stay, kept you from telling us, the time periods in this section may be extended. To notify us, call our Customer Contact Center at 800.578.4270 between 8:00 a.m. to 6:00 p.m. Eastern Standard Time on business days which include Monday through Friday, except for federal banking holidays.

Error Resolution.

In Case of Errors or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed in this disclosure, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.



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- 1) Tell us your name and account number (if any).
- 2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- 3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (5 business days for Visa®-branded Debit Card point-of-sale transactions processed by Visa and 20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days for Visa®-branded Debit Card point-of-sale transactions processed by Visa and 20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

UNIBANK FOR SAVINGS

49 CHURCH STREET

WHITINSVILLE, MA 01588

Business Days: Monday through Friday

Excluding Federal Holidays

Phone: 1-800-578-4270

MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST

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