

## Electronic Delivery of Disclosures and Notices

### **Federal E-SIGN Act Disclosure and Consent**

Please read this Federal Electronic Signatures in Global and National Commerce Act ("E-Sign") Disclosure and Consent carefully. You can record your consent to the E-SIGN disclosure by placing a checkmark in the box on your device screen. By checking the "I Consent to the Electronic Delivery of Communications" box on the device screen, you affirm that you have read this disclosure and consent to the electronic delivery of the disclosures, agreements, and terms and conditions documents related to the account(s) opened during this session. You also agree that we do not need to provide you with additional paper (non-electronic) copies of the disclosures, agreements, and terms and conditions documents, unless specifically requested. Once you consent to the disclosures, you may request paper copies, at no charge, by calling us at: (781) 474-5804 or writing us at: 1063 Great Plain Avenue, Needham, MA 02492.

### **Electronic Delivery of Disclosures and Notices**

In order to use the Online Account Opening service and to access, receive and retain the disclosures, agreements, and terms and conditions documents you must possess an Internet connected device that is compatible with this financial institution's Online Account Opening service deployed at the time of access. Your device must meet the minimum requirements outlined below in order to access and retain the disclosures, agreements, and terms and conditions documents delivered electronically during this Online Account Opening process.

The disclosures, agreements, and terms and conditions documents will be sent to you via email containing both HTML links and PDF attachments. Please click on the HTML links or open the PDF attachments to review the disclosures prior to continuing with your application. In order to retain, you may print the documents by selecting your printer or select Save to retain a copy on your internet connected device.

If you do not want to receive the disclosures, agreements, and terms and conditions documents electronically, you should exit the Online Account Opening service. If you do not consent to receiving these documents electronically, you will not be able to open the deposit account via our Online Account Opening service.

### **System Requirements to Access Information**

To receive an electronic copy of the disclosures, agreements, and terms and conditions documents you must have the following equipment and software:

- A personal computer or other device which is capable of accessing the Internet. Your access to this page verifies that your system/device meets these requirements.
- An Internet web browser such as Internet Explorer 8.0 or Firefox 5.0 which is capable of supporting 128-bit SSL encrypted communications or higher (available for downloading at: <http://www.microsoft.com/windows/ie/downloads/default.asp>)

Your access to this page verifies that your system/device meets these requirements. If you choose to do so, you may access your disclosures, agreements, and terms and

conditions documents via Portable Document Format or “PDF” files, such as Adobe Acrobat Reader™ version 10.0 or higher if you choose. (available for downloading at: <http://get.adobe.com/reader>)

### **Withdrawal of Electronic Acceptance of Disclosures and Related Account Documents**

You may withdraw your consent to electronic delivery of these disclosures, agreements, and terms and conditions documents at any time during this Online Account Opening session by exiting the service; however, you will not be able to open the deposit account via our Online Account Opening service as the electronic disclosures, agreements and terms and conditions documents are being provided as part of this Online Account Opening service.

### **How to Update Your Records**

It is your responsibility to provide us with a true, accurate and complete e-mail address, contact, and other information related to this Disclosure and your Account(s) and to maintain and update promptly any changes in this information. You can update such changes in information by calling us at: (781) 474-5804 or writing us at: 1063 Great Plain Avenue, Needham, MA 02492.