

UNIBANK

ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

Please review the following disclosure of terms and conditions relating to your electronic fund transfers with UniBank. You should keep this disclosure for future reference.

TERMS AND CONDITIONS

Joint Accounts – If you have a joint account, you and your fellow joint account holders may exercise any and all rights hereunder individually and shall be jointly and severally liable for obligations incurred under these terms and conditions and will be bound by the same. Each person named on the account may use any deposit account, including EFT services, and may close the account.

Maintenance of Accounts – You agree to maintain at least one account for which your card or other EFT service can be used. If you choose to close all such accounts, you must return the card to us immediately.

Ownership of Card – The card that we issue to you will remain our property and you may not transfer it to any other person. You agree to return the card to us immediately upon demand or upon termination of your card service.

Authorization to Withdraw Funds from Your Account(s) – You hereby authorize us to withdraw funds from your account(s) to satisfy any EFT which you have made utilizing your card or other EFT service. Such authorization includes the right to charge your accounts for funds distributed to you and for charges that you have incurred.

Unlawful Use – You agree not to use your card or EFT service to initiate any EFT that is unlawful under applicable laws and regulations, such as internet gambling.

Foreign Transactions – When using your card outside the U.S., the fraud monitoring system in place for your protection may be activated. You must notify the Bank prior to foreign travel to avoid having your card blocked against authorized foreign transactions.

TYPES OF TRANSFERS

The Electronic Fund Transfers we are capable of handling are indicated below, some of which may not apply to your account.

Direct Deposits - You may make arrangements for certain direct deposits to be accepted into any checking or savings account.

Preauthorized Withdrawals - You may make arrangements to pay certain recurring bills from any checking or statement savings account. Transaction limitations may apply to your Money Market and Statement Savings accounts. Please see details elsewhere in this disclosure.

Banking by Phone - You may access your accounts by telephoning (877) UNIBANK using your PIN number. You may transfer funds to and from any of your checking or statement accounts. You may get balance and transaction information about all of your accounts. You may make payments to your UniBank loans from your checking or statement savings accounts. Transaction limitations may apply to your Money Market Statement or Statement Savings accounts. Please see details elsewhere in this disclosure. There may be a fee for this service. See Schedule of Service Fees.

Online and Mobile Banking - You may access your accounts online at www.unibank.com or through your mobile device using your user ID and password. You may transfer funds to and from any of your checking or statement savings accounts. You may get balance and transaction information on all of your accounts. You may make payments to your UniBank loans from your checking or statement savings accounts. Transaction limitations may apply to your Money Market Statement or Statement Savings accounts. Please see details elsewhere in this disclosure. There may be a fee for this service. See Schedule of Service Fees. If enrolled in Mobile Deposit you may make deposits into your checking or statement savings accounts. Deposits are limited to 300 deposits a day for a maximum amount of \$2,500 and 300 deposits per month for a maximum amount of \$10,000. In addition, if you have enrolled in the Bank to Bank Transfer feature, you may make inbound

and outbound transfers between your accounts at UniBank and your accounts at another financial institution. The total dollar amount of these Bank to Bank transfers cannot exceed \$1,000,000 inbound and \$5,000 outbound per day.

Online Bill Pay - If you have enrolled in Online Bill Pay, you may access this feature through Online or Mobile Banking using your user ID and password. You may use this service to arrange for payments to be made from your UniBank checking account to third parties. Bill payments are limited to \$50,000 per day. Pay a Person payments are limited to \$5,000 per transaction, \$5,000 per day. Please see Bill Pay Agreement for more details. See Schedule of Service Fees.

Automated Teller Machine (ATM) - If you have previously completed an agreement with us, you may access your account(s) by ATM using your ATM card and PIN number. You may make deposits to your checking or statement savings at a UniBank ATM machine. You may make cash withdrawals from your checking or statement savings account(s) at any participating network ATM. The standard ATM cash withdrawal limit is \$305 per day; the point of sale limit is \$500 per day. You have the option to change your daily cash withdrawal limit provided you ask us to do so. You may transfer funds between your checking and statement account(s) with no limits at any participating network ATM. You may get information about the account balance of your checking or statement savings account(s) at any participating network ATM. The available balance displayed on the ATM does not include an overdraft or linked account. You may access your checking or statement savings account(s) to purchase goods (in person), pay for services (in person) or get cash from a merchant or participating financial institution if the merchant or financial institution permits (point of sale/s). Point of sale (POS) transactions may be limited on Money Market or Statement Savings accounts. Please see details elsewhere in this disclosure. There may be a \$1.50 fee for withdrawals and balance inquiries at ATMs not owned by UniBank and a \$5.00 fee for withdrawals at international ATMs. See Schedule of Service Fees. When using ATMs not owned by UniBank, the operator of that ATM may impose a surcharge on your transaction. They must tell you about the surcharge and give you the opportunity to cancel your transaction before incurring the fee. UniBank is a member of the Allpoint and MoneyPass® networks. No surcharge will be imposed by operators of Allpoint and MoneyPass® network ATMs.

Debit Card - You may use your Debit Card to perform all the functions of the ATM card on your checking or statement savings account(s). In addition to these uses, your Debit Card may be used at participating merchants who accept VISA. Transactions may require either your PIN number or signature for authorization. The standard Debit Card cash withdrawal limit is \$550 per day; point of sale limit is \$5,000 per day. You have the option to change your daily limits provided you ask us to do so. Transaction limitations may apply to your Money Market Statement or Statement Savings accounts. Please see details elsewhere in this disclosure. There may be a \$1.50 fee for withdrawals and balance inquiries at ATMs not owned by UniBank and a \$5.00 fee for withdrawals at international ATMs. See Schedule of Service Fees.

Electronic Check Conversion: You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases or pay bills. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day you make your payment, and you will not receive your check back from us.

Some of these services may not be available at all terminals.

Termination:

- You may terminate the electronic fund transfer agreement by notifying us in writing.
- We may terminate the electronic fund transfer agreement at any time.
- If your ATM card or Debit card is inactive for one year, it will be automatically be terminated.

Money Market Statement and Statement Savings Transaction Limitations:

You may make up to six transfers and withdrawals (or combination of transfers and withdrawals) from your Money Market or Statement Savings accounts per statement cycle to another of your accounts or to a third party by preauthorized, automatic, telephone transfers, or through UniBank Online Banking. You will be charged a \$5.00 fee for excess transactions. See Schedule of Service Fees. There are no limits on the number of withdrawals made in person at a teller or by ATM on these accounts.

RIGHT TO DOCUMENTATION

- **Terminal Transfers.** You may get a receipt at the time you make any transfer to or from your account using one of our automated teller machines, point-of-sale terminal, or at a participating VISA merchant (in person). For electronic transactions at non-UniBank locations you may or may not receive a receipt for transactions less than \$15.00.
- **Documentation as Evidence.** Any documentation provided to you which indicates that an electronic fund transfer was made shall be admissible as evidence of the transfer and shall constitute prima facie proof that the transfer was made.
- **Direct Deposit.** If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at (800) 578-4270, to find out whether or not the deposit has been made.
- **Periodic Statements.** You will get a monthly account statement from us for your checking and statement savings accounts (Quarterly if no electronic activity has occurred within the monthly statement period). You may bring your passbook to us and we will record any electronic deposits that were made since the last time you brought in your passbook.

STOP PAYMENT PROCEDURES AND NOTICE OF VARYING AMOUNTS

- **Right to Stop Payment and Procedure for Doing So.** If you have told us in advance to make regular payments out of your account, you can stop any of these payments by calling or writing us at the telephone number or address listed in this disclosure. You must notify us within three (3) business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call. There will be a charge for each stop payment order you give. See Schedule of Service Fees.
- **Notice of Varying Amounts.** If regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)
- **Liability for Failure to Stop Payment of Preauthorized Transfer.** If you order us to stop one of these payments three business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

The initiation by you of certain electronic fund transfers from your account will effectively eliminate your ability to stop payment of the transfer.

UNLESS OTHERWISE PROVIDED IN THIS AGREEMENT, YOU MAY NOT STOP PAYMENT OF ELECTRONIC FUND TRANSFERS, THEREFORE YOU SHOULD NOT EMPLOY ELECTRONIC ACCESS FOR PURCHASES OR SERVICES UNLESS YOU ARE SATISFIED THAT YOU WILL NOT NEED TO STOP PAYMENT.

OUR LIABILITY

If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will NOT be liable, for instance:

- (1) If, through no fault of ours, you do not have enough money in your account to make the transfer.
- (2) If the transfer would go over the credit limit on your overdraft line.
- (3) If the automated teller machine where you are making the transfer does not have enough cash.
- (4) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- (5) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions we have taken.
- (6) If the funds are subject to legal process or other encumbrance restricting such transfer.
- (7) There may be other exceptions stated in our agreement with you.

DISCLOSURE OF ACCOUNT INFORMATION TO THIRD PARTIES

In order that your privacy may be protected, we will not disclose any information about you or your account to any person, organization, or agency except:

- (1) for certain routine disclosures necessary for the completion of a transfer; or
- (2) for verification of the existence and condition of your account for a credit bureau or merchant; or
- (3) to persons authorized by law in the course of their official duties; or
- (4) to our employees, auditors, service providers, attorneys or collection agents in the course of their duties; or
- (5) pursuant to a court order or lawful subpoena; or
- (6) to a consumer reporting agency as defined in Chapter 93 of Massachusetts General Laws; or
- (7) by your written authorization which shall automatically expire 45 days after our receipt of your authorization.

If an unauthorized disclosure has been made, we must inform you of the particulars of the disclosure within three days after we have discovered that an unauthorized disclosure has occurred.

CONSUMER LIABILITY AND UNAUTHORIZED TRANSFERS

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. If your Online Banking password has been compromised and you tell us within two (2) business days after you learn of the loss or theft, you can lose no more than \$50 if someone used your Online Banking password without your permission to access a Bank deposit account. If you do NOT tell us within two (2) business days after you learn of the loss or theft, and we can prove we could have stopped someone from taking money without your permission had you told us, you could lose as much as \$500. 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.

If you notify us about an unauthorized transaction involving your Debit Card, and the unauthorized transaction took place on the Visa Network, zero liability will be imposed on you for the unauthorized transaction. We may increase the limit of your liability for such unauthorized transactions if we reasonably determine, based on substantial evidence, that you were grossly negligent or fraudulent in the handling of your account or your Debit Card. The zero liability provisions do not apply to PIN-based or PIN-less debit transactions not processed by the Visa Network, including ATM transactions. If you think your card and/or code has been lost or stolen, that someone has transferred or may transfer money from your account without your permission, for example, by using the information from your check, call or write us at the telephone number or address listed below.

ERROR RESOLUTION

In case of questions or errors about online funds transfers, Bank-to-Bank Transfers, or bill payments made through the UniBank Online Banking Center, you should do one of the following: Send us an e-mail by filling out the appropriate e-mail form accessible after signing on with your password to a secure session. For questions or errors about Online Banking transfers between your UniBank accounts or Bank-to-Bank Transfers between your UniBank account and a linked external account you should click the "Services" button and select the "Questions about your account" e-mail form.

Contact in Event of Unauthorized Transfer or In Case of Errors or Questions about Electronic Funds Transfers

Write to us at:

UNIBANK FOR SAVINGS
OPERATIONS DEPARTMENT
49 CHURCH STREET
WHITINSVILLE, MA 01588

Call us at:

Business Days: Monday through Friday (Excluding Federal Holidays)
Business Hours: Monday through Friday 8:30 a.m. to 5:00 p.m.
Phone: (800) 578-4270

Contact us as soon as you identify any errors or discrepancies in your statement or transaction record, or if you need more information about a transaction listed on the statement or transaction record. We must hear from you no later than sixty (60) days after we have sent the **FIRST** paper or online statement on which the problem or error appeared. If you notify us verbally, we may require that you send us your complaint or question in writing within ten (10) business days.

When you tell us about the problem, please:

- Tell us your name and account number.
- Describe the error or the transaction you are unsure about, and explain why you believe it is in error or what additional information you need.
- Tell us the dollar amount of any suspected error.
- For a Bank-to-Bank Transfer, tell us the sending and receiving account numbers, date the Bank-to-Bank Transfer was initiated, and the transfer amount.
- For a bill payment, tell us the checking account number used to pay the bill, payee name, date the payment was sent, payment amount, reference number, and payee account number for the payment in question.

We will determine if an error occurred and will tell you the results of our investigation within 10 business days (20 business days if the transfer was to or from an account within 30 days after the first deposit to the account was made) 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 or transaction involved a point-of-sale transaction, a foreign initiated transfer or a transfer to or from an account within 30 days after the first deposit to the account was made) to investigate your complaint or question. If we decide to do this, we will provisionally credit your account within 10 business days (20 business days if the transfer was to or from an account within 30 days after the first deposit to the account was made) for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint(s) or questions(s) in writing and we do not receive it within 10 business days, we may not provisionally credit your account.

We will tell you the results of our investigation within three (3) 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. We may revoke any provisional credit provided to you if we find an error did not occur.

IMPORTANT INFORMATION ABOUT YOUR VISA-BRANDED DEBIT CARD

Your UniBank Visa-branded debit card is enabled for non-Visa Debit transaction processing. This means you may use your Visa-branded debit card on a PIN-Debit Network* (a non-Visa network) without using a PIN. The non-Visa debit network(s) for which such transactions are enabled is: **NYCE Network**.

Examples of the types of actions that you may be required to make to initiate a Visa Network transaction on your Visa-branded debit card include:

- Signing a receipt
- Swiping the card through a point-of-sale terminal and selecting the CREDIT option
- Providing a card number over the phone
- Providing a card number via the Internet

Examples of the type of actions you may be required to make to initiate a transaction on a non-Visa PIN-Debit Network (NYCE Network) include:

- Initiating a payment directly with the biller, possibly via telephone, through the Internet, or at kiosk locations
- Choosing to direct your payment through the NYCE Network when a merchant displays the NYCE Network logo
- Having your identity verified by a merchant based on known information derived from the merchant's existing relationship with you instead of using PIN-based authentication

When conducting a PIN-less non-Visa network transaction, the provisions of your agreement with us relating only to Visa transactions are not applicable. For example, the additional limits on liability (sometimes referred to as Visa's zero-liability program) and the streamlined error resolution procedures offered on Visa debit card transactions are **not** applicable to transactions processed on a PIN-Debit Network.

*Visa Rules generally define PIN-Debit Network as a non-VISA debit network that typically authenticates transactions by use of a personal identification number (PIN) but that is not generally known for having a card program.