



Electronic Communication Delivery Consent and Authorization: By clicking “I Accept”, you agree that we may provide this Agreement to you in electronic form. Your consent to receive this disclosure electronically will allow you to continue with the enrollment process. By clicking “I Accept”, you also agree to allow the Bank to provide other agreements and disclosures to you in electronic form in the future, including amendments to this Agreement.

To receive and review communications electronically, and to view, download and print your electronic statements or disclosures you will need the following: have a computer connected to the Internet, at least one UniBank account and be a UniBank e-Banking customer to enroll for the receipt of electronic Materials. A text editor is required to download and save the Materials. We also recommend that you use the latest browser version available that supports 128-bit SSL Encryption. Visit: <https://www.unibank.com/supported-browsers/> for a list of supported browsers.

You may withdraw consent or update your e-mail address at any time in person, at any branch location, by telephone at 800.578.4270, or by e-mail at customer.service@unibank.com. Your withdrawal of consent will become effective no later than fifteen (15) days after your request. Upon termination you will no longer have access to your account statements online and you will receive all subsequent electronic communications in paper form through the postal mail service. 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. It is your responsibility to keep your email address updated with us.

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. With this consent form you are also consenting to receive in electronic format any subsequent notices, disclosures, change in terms, or notice of insufficient funds in connection with your account and any other notices that may be required by law.

You may request a paper copy of your account statement or this Agreement. You will be charged a statement copy fee for each statement that you request, per our Schedule of Service Fees.

IMPORTANT: PLEASE PRINT AND RETAIN THIS CONSENT AND AUTHORIZATION. All communications in either electronic or paper format from the Bank to you will be considered “in writing.” You should print or download for your records a copy of this authorization and any other communication that is important to you for your records.

By clicking “I Accept”, you agree to the terms and conditions of this Consent and Authorization. You further agree that: the computer you will use for the receipt of electronic materials will meet the hardware and software requirements of this agreement, you have the ability to print or electronically save your electronic communications, you have the ability to visually display electronic communications on your computer screen, you will maintain a valid, active e-mail address, you will notify the Bank promptly of a change to your e-mail or postal address, and you will be notified by email when new electronic communications are available for viewing.