

UNIBANK

Electronic Signature Consent and Agreement

Definitions: *You* means the Signer that is signing this Consent and Agreement. *Electronic Signature* means a digitized image of your handwritten signature or initials. *Sign* means applying your signature or initials.

Intent to Use Electronic Signatures: The Bank and you wish to enter into a financial transaction. You intend to sign each document listed in the “Disclosures” section with an electronic signature. 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. You agree that before you signed this Consent and Agreement or any document(s) in the transaction, the Bank explained the following to you:

- You will use the electronic signature device that the Bank will provide to create your Electronic Signature.
- After the Bank adds your Electronic Signature, the document(s) will show your Electronic Signature and a date stamp with the date of the Electronic Signature.

Electronic Signature Procedure: You agree that before you signed this Consent and Agreement, the Bank followed the following Electronic Signature Procedure:

- You reviewed a completed but unsigned copy of the documents listed.
- After you reviewed the document listed you agree (i) you reviewed and understand the document(s), (ii) are ready to sign the document, and (iii) intend that the Electronic Signature that will be added to the account opening process will be as effective as your signature.
- This Consent and Agreement is only effective for the documents that are a part of this transaction.
- You may withdraw your consent to sign with Electronic Signatures at any time before you sign the electronic device for this transaction.

Documents: You agree that you will sign the following document(s) within an Electronic Signature. You will check the box after you have reviewed the document and are ready to sign it electronically.

- Electronic Communications Disclosure
- Electronic Funds Transfer Disclosure
- Electronic Signature Consent and Agreement
- Funds Availability
- Massachusetts Terms and Conditions
- Privacy Notice
- Schedule of Service Fees
- Truth in Savings Disclosure
- Important information About Your Checking Account (if applicable)
- Overdraft Disclosure (if applicable)
- Subaccount Organization (if applicable)
- Truth in Savings Addendum (if applicable)
- Visa Account Updater Notice of Right to Opt Out (if applicable)

Signatures: By signing, you agree that you will sign the document(s) with an Electronic Signature and that you agree to the terms in this Consent and Agreement on today’s date.