



## **UniBank Online and Mobile Banking Agreement and Disclosure**

### **General**

UniBank for Savings ("UniBank") endeavors to provide its customers with the highest quality online and mobile banking available. UniBank's online and mobile banking services (the "Services") are accessible seven (7) days a week, twenty-four (24) hours a day through the internet. You will need a personal computer and access to the internet to use the Services. Mobile Banking is a service that allows you to access account information using compatible and supported wireless devices. We reserve the right to modify the scope of Mobile Banking at any time. You agree and understand that Mobile Banking may not be accessible or may have limited utility over some mobile networks, such as while roaming.

The following information represents the Online Banking Agreement and Disclosure between you and UniBank for Savings, a Massachusetts savings bank ("Financial Institution," "we," "our," "ours"). This Agreement, including, as applicable, any related Authorization Form, the signature card, rate and fee schedule, and any applicable Product Schedule and other instructions and the terms and conditions contained herein relating to specific Services that may be provided in connection herewith (collectively, this "Agreement"), sets forth the terms and conditions governing the provision of Online Banking services to you or anyone authorized by you (collectively, "Customer," "you," "your," "yours") and describes your and our rights, responsibilities and obligations.

### **Review and Acceptance of Agreement**

By clicking "I AGREE" Customer agrees to, and shall be bound by, the terms, conditions and provisions in this Agreement. Financial Institution, in its sole discretion, may not permit Customer to use the Online Banking services until Financial Institution has determined that Customer has accepted or executed the applicable documentation and otherwise provided appropriate information and specifications for the use thereof, and until Financial Institution has had a reasonable opportunity to review the information and activate Online Banking on behalf of the Customer. In any event, Customer agrees that the use by Customer of Online Banking shall, without any further action or execution or acceptance of any documentation on the part of Customer, constitute Customer's acceptance of and agreement to Financial Institution's terms and conditions for the use thereof as may be in effect as of the time of such usage, whether set forth in this Agreement, any applicable Product Schedule or otherwise prescribed by Financial Institution. In order to activate Online Banking and any associated Service, you must have at least one Account with us linked to Online Banking.

By clicking "I Agree" you agree to the terms and conditions of this Agreement and the Electronic Fund Transfers Disclosure. Additionally, by using Mobile Banking you also agree to the terms and conditions of this Agreement. You agree that when you use Mobile Banking, you will remain subject to the terms and conditions of all your agreements with us, our affiliates, and/or any unaffiliated service providers, including, but not limited to, your mobile service provider (e.g., Verizon, T-Mobile, etc.). You understand that those agreements may include fees, limitations and restrictions which may impact your use of Mobile Banking. Your mobile provider may impose data usage or text message charges for your interaction with Mobile Banking, and you agree to pay all such fees.

### **Security Procedure**

You will establish a User ID and a Password to access your accounts using the Services. You agree to keep your User ID and Password secure and strictly confidential and to IMMEDIATELY notify UniBank of any change in status or unauthorized use of your User ID and Password by calling UniBank at (800)578-4270. 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 to notify us immediately, according to notification procedures prescribed by us, if you believe that any Security Procedures or User Id and Password have been stolen, compromised, or otherwise become known to persons other than you or if you believe that any transaction or activity is unauthorized or in error. In the event of any actual or threatened breach of security, we may issue you a new User Id and Password or establish new Security Procedures as soon as reasonably practicable, but we shall not be liable to you or any third party for any delay in taking such actions. You also agree to implement all security protection measures recommended by the Bank in connection with the Services.

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 Financial Institution 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. Financial Institution 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 Financial Institution 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 communication that you believe, or has 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 Financial Institution 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 Financial Institution in determining the manner and source of the breach. Such assistance shall include, but shall not be limited to, providing Financial Institution or Financial Institution’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 Financial Institution 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 Financial Institution 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:

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

## **Periodic Statements**

You will get a monthly account statement from us for your checking and savings accounts, unless there are no transfers in a particular month. In any case, you will get a statement at least quarterly.

## **Limitations**

### **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 Online Bill-Pay Agreement other terms and conditions. See Schedule of Service Fees.

### **Bank-to-Bank Transfer**

Transfers are subject to the following limits unless otherwise agreed upon by you and UniBank in writing:

1. Inbound Transfers per day, not to exceed a total of \$5,000
2. Outbound Transfers per day, not to exceed a total of \$5,000

The above limits apply to the total of all Bank-to- Bank transfers of a specific type for all accounts enrolled in the Service. Your dollar limits and transfer limits are subject to change at any time based upon your status with UniBank. Please see Bank-to-Bank Transfer Agreement for other terms and conditions.

## **Cancellation**

Future dated and recurring transfers can be cancelled before 2:00 PM Eastern time on the business day prior to the Scheduled Date of transfer under the Pending Transfers tab.

## **Mobile Banking Transfers**

Mobile Banking Transfers - types of transfers - You may access your account(s) through the browser on your cell or mobile phone at [www.unibank.com](http://www.unibank.com) or by downloading our mobile banking app and using your user identification, password, and multifactor authentication, to:

- transfer funds from checking to checking
- transfer funds from checking to savings
- transfer funds from savings to checking
- transfer funds from savings to savings
- transfer funds from line of credit to checking
- transfer funds from line of credit to savings
- make payments from checking to loan account(s) with us
- make payments from checking to third parties
- make payments from savings to loan account(s) with us
- get information about:
  - the account balance of checking account(s)
  - the account balance of savings account(s)
  - account history of checking accounts
  - account history of savings accounts
  - account history of loan accounts
  - account balance of loan accounts

You may be charged access fees by your cell phone provider based on your individual plan. Web access is needed to use this service. Check with your cell phone provider for details on specific fees and charges.

## 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 7:00 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 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.

## How To Reach Us

### Contact in Event of Unauthorized Transfer or In Case of Errors or Questions about Electronic Funds Transfers or other Online Banking or Mobile Banking Questions

*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

1. Tell us your name and Account number.
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 verbally, 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 after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your Account within 10 business days 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. For errors involving new accounts, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your Account for the amount you think is in error. 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.

## **Payment**

UniBank's charges for any Services (the "Fees") will be computed in accordance with the fee schedule published online. Such fees may be subject to change by publication on UniBank's website or by written notice to you within 30 days.

## **Termination**

Either You or we may terminate this agreement for Online and Mobile Banking services enrollment at any time upon giving notice of termination to the other party. If You have a joint Account, then any one of You is authorized to terminate the Online and Mobile Banking Services. We are not responsible for notifying any remaining account holders of the termination of such services.

If you terminate Online Banking, you authorize us to continue making transfers and bill payments You have previously authorized, and continue to charge monthly fees, until such time as we (UniBank) has had a reasonable opportunity to act upon your termination notice. You may cancel your participation in Online and Mobile Banking by calling us at 800.578.4270 and speaking to a representative. Once we have acted upon Your termination notice, we will make no further transactions from Your Account, including any transfers or bill payments You have previously authorized. However, you must use OB and MB Services to cancel any automatic recurring payments prior to termination; otherwise, we will continue to make such payments. If we terminate Your use of Online and Mobile Banking Services, we reserve the right to make no further transactions from Your Account, including any transactions You have previously authorized. If either You or we end Your rights to use Online and Mobile Banking Services, we will no longer be required to complete any of Your Online and Mobile Banking Services transactions. You will remain obligated to us under this Agreement for all Your Online and Mobile Banking Services transactions, even if they occur or are completed after this Agreement is ended.

## **Immediate Termination**

Either party shall have the right to terminate this Agreement, any applicable Product Schedule, and your Online Banking subscription immediately if such other party: (i) ceases to conduct its business in the ordinary sense, (ii) has any substantial part of its property become subject to any levy, seizure, assignment or application for sale for, or by, any creditor or government agency, (iii) is a party to an acquisition or (iv) in the reasonable judgment of the party seeking termination, experiences an adverse change in its financial condition or business which impairs the ability of such party to perform its obligations under this Agreement or any applicable Product Schedule, (v) fails to perform its obligations under this Agreement or any applicable Product Schedule or defaults under any other agreement between the parties or (vi) makes any warranty or representation which proves to be false or misleading.

Financial Institution may immediately terminate this Agreement and/or any applicable Product Schedule without notice if, (a) you or we close your Account(s), or (b) in Financial Institution's sole discretion, Financial Institution determines that you have abused Online Banking or Financial Institution believes that it will suffer a loss or other damage if the Agreement and/or applicable Product Schedule is not terminated.

## **Ownership of Website**

The content, information and offers on our website are copyrighted by Financial Institution and/or Vendor and the unauthorized use, reproduction, linking or distribution of any portions is strictly prohibited. You agree not to copy, display, distribute, download, license, sub-license, modify, publish, repost, reproduce, reuse, sell, transmit, create a derivative work from or otherwise use for public or commercial purposes, the information and materials on the Sites, except as provided in this Agreement, without our express written permission. Unless otherwise noted, all other trademarks, service marks, and logos used on the Financial Institution's sites are the trademarks, service marks or logos of Financial Institution, or others as indicated.

## **Limitation of Liability**

YOU AGREE THAT FINANCIAL INSTITUTION SHALL NOT BE RESPONSIBLE OR LIABLE TO YOU OR TO ANY OTHER PARTY FOR CONSEQUENTIAL, INDIRECT, SPECIAL EXEMPLARY, PUNITIVE OR INCIDENTAL DAMAGES ARISING OUT OF THE USE BY YOU OF ONLINE BANKING AND ANY ASSOCIATED SERVICE EVEN IF YOU, FINANCIAL INSTITUTION OR FINANCIAL INSTITUTION'S SERVICE PROVIDER HAVE BEEN SPECIFICALLY ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

TO THE FULLEST EXTENT ALLOWED BY LAW, FINANCIAL INSTITUTION'S LIABILITY TO YOU UNDER THIS AGREEMENT OR ANY APPLICABLE PRODUCT SCHEDULE SHALL BE LIMITED TO CORRECTING ERRORS RESULTING FROM FINANCIAL INSTITUTION'S FAILURE TO EXERCISE ORDINARY CARE OR TO ACT IN GOOD FAITH. WITHOUT LIMITING THE GENERALITY OF THE FOREGOING, IN NO EVENT WILL FINANCIAL INSTITUTION BE LIABLE TO YOU FOR AN AMOUNT GREATER THAN THE FEES ACTUALLY PAID BY YOU AND RECEIVED BY FINANCIAL INSTITUTION DURING THE SIX (6) MONTH PERIOD IMMEDIATELY PRECEDING THE DATE ON WHICH THE CLAIM FIRST ACCRUED, WHICH SHALL BE DETERMINED BY THE EARLIER OF THE DATE WHEN YOU FIRST BECAME AWARE OF THE CLAIM OR THE DATE WHEN, THROUGH THE EXERCISE OF REASONABLE CARE, YOU REASONABLY SHOULD HAVE BECOME AWARE OF THE CLAIM.

YOU ACKNOWLEDGE AND AGREE THAT YOUR USE OF ONLINE BANKING AND ANY OF THE ASSOCIATED SERVICES SHALL BE AT YOUR SOLE RISK AND THAT ONLINE BANKING AND THE SERVICES ARE PROVIDED BY FINANCIAL INSTITUTION ON AN "AS IS" BASIS.

EXCEPT AS EXPRESSLY SET FORTH IN THIS AGREEMENT, FINANCIAL INSTITUTION MAKES NO, AND HEREBY DISCLAIMS ANY AND ALL, REPRESENTATIONS OR WARRANTIES, EXPRESS OR IMPLIED, IN LAW OR IN FACT, WHATSOEVER TO YOU OR TO ANY OTHER PERSON AS TO ONLINE BANKING OR ANY ASPECT THEREOF, INCLUDING (WITHOUT LIMITATION) ANY WARRANTY OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, QUALITY, ACCURACY, OR SUITABILITY. YOU AGREE THAT NO ORAL OR WRITTEN ADVICE OR REPRESENTATION OBTAINED FROM ANY FINANCIAL INSTITUTION EMPLOYEE OR REPRESENTATIVE SHALL CREATE A WARRANTY OR REPRESENTATION FOR PURPOSES OF THIS AGREEMENT OR ANY SERVICES TO BE PERFORMED PURSUANT HERETO.

FINANCIAL INSTITUTION MAKES NO REPRESENTATION OR WARRANTY, EITHER EXPRESS OR IMPLIED, TO YOU AS TO ANY COMPUTER HARDWARE, SOFTWARE, OR EQUIPMENT USED IN CONNECTION WITH ONLINE BANKING (INCLUDING, WITHOUT LIMITATION, YOUR COMPUTER SYSTEMS OR RELATED EQUIPMENT, YOUR SOFTWARE, OR YOUR INTERNET SERVICE PROVIDER OR ITS EQUIPMENT), OR AS TO THE SUITABILITY OR COMPATIBILITY OF FINANCIAL INSTITUTION'S SOFTWARE, INTERNET DELIVERED SERVICE, EQUIPMENT OR COMMUNICATION INTERFACES WITH THOSE THAT YOU USE, OR AS TO WHETHER ANY SOFTWARE OR INTERNET DELIVERED SERVICE WILL PERFORM IN AN UNINTERRUPTED MANNER, INCLUDING (BUT NOT LIMITED TO) ANY WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE.

FINANCIAL INSTITUTION SHALL NOT BE RESPONSIBLE OR LIABLE FOR ANY ERRORS OR FAILURES RESULTING FROM DEFECTS IN OR MALFUNCTIONS OF YOUR COMPUTER HARDWARE OR SOFTWARE, FOR THE QUALITY OF PERFORMANCE OR LACK OF PERFORMANCE OF ANY COMPUTER SOFTWARE OR HARDWARE OR INTERNET DELIVERED SERVICES SUPPLIED BY FINANCIAL INSTITUTION TO YOU IN CONNECTION WITH THIS AGREEMENT, OR FOR THE TRANSMISSION OR FAILURE OF TRANSMISSION OF ANY INFORMATION FROM YOU TO FINANCIAL INSTITUTION OR FROM FINANCIAL INSTITUTION TO YOU. FINANCIAL INSTITUTION SHALL NOT BE RESPONSIBLE FOR NOTIFYING YOU OF ANY UPGRADES OR ENHANCEMENTS TO ANY OF YOUR COMPUTER HARDWARE OR SOFTWARE.

### **Liability for failure to stop payment of preauthorized transfers**

**If you order us to stop one of these payments at least three business days before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.**

## **LIABILITY FOR FAILURE TO MAKE TRANSFERS**

**UniBank agrees to make reasonable efforts to ensure full performance of Online Banking. UniBank will be responsible for acting only on those instructions sent through Online Banking, which are actually received,**

and cannot assume responsibility for malfunctions in communication facilities not under our control, which may affect the accuracy or timeliness of messages you send. UniBank is not responsible for any losses incurred should you give incorrect instructions, or if your transfer instructions are not given sufficiently in advance to allow for timely processing.

Any information you receive from UniBank, or other information providers is believed to be reliable. However, it can only be provided on a best-efforts basis for your convenience and is not guaranteed. UniBank is not liable for any deficiencies in the accuracy, completeness, availability, or timeliness of such information, or for any investment or other decision made using this information.

Neither UniBank nor other information providers are responsible for any computer virus or related problems, which may be attributable to services provided by your internet access provider, or other vendors or services outside of our control.

You are responsible for obtaining, installing, maintaining, and operating all computer hardware and software necessary for performing Online Banking. UniBank will not be responsible for any errors or failures from the malfunction or failure of your hardware or software.

Except as otherwise provided in the UniBank's Responsibility section below, and in the absence of negligence on the part of UniBank, neither UniBank, any other information provider, nor any other software supplier is responsible for any direct, indirect, special, incidental, or consequential damages arising in any way out of the use of Online Banking.

#### **UniBank's Responsibility**

UniBank will be responsible for your actual losses if we were directly caused by our failure to:

- Complete an Electronic Funds Transfer as properly requested.
- Cancel an Electronic Funds Transfer as properly requested.

However, we will not be responsible for your losses if:

- Through no fault of UniBank, you do not have enough money in your account to make the transfer.
- Through no fault of UniBank, the transaction would have caused you to exceed your available credit.
- Circumstances beyond our control (e.g., fire, flood, power outage, equipment or technical failure or breakdown) prevent the transfer, despite reasonable precautions that we have taken.
- There is a hold on your account, or if access to your account is blocked in accordance with banking policy.
- Your funds are subject to legal process or other encumbrance restricting the transfer.
- Your transfer authorization terminates by operation of law.
- You believe someone has accessed your accounts without your permission and you fail to notify us.
- You have not properly followed the scheduling instructions on how to make a transfer included in this Agreement.
- We have received incomplete or inaccurate information from you or a third party involving the account or transfer.
- We believe that unauthorized use of your Password or Account has occurred or may be occurring, or if you default under this Agreement, the Deposit "Account Agreement" or any other agreement with us, or if we or you terminate this Agreement.

**There may be other exceptions stated in this agreement and in other agreements with you. In no event shall we be liable for damages in excess of your actual loss due to our failure to complete a transfer, and we will not be liable for any incidental or consequential damages. Additionally, we will not be liable if the terminal/system was not working properly and the customer knew about the breakdown when they started the transfer.**

**If any of the circumstances listed above shall occur, we shall assist you with reasonable efforts in taking appropriate corrective action to reprocess the transactions that may not have been completed or to correct incorrect transactions that have been processed.**

### **Indemnification**

In addition to other indemnification and liability provisions elsewhere in this Agreement and any applicable Product Schedule, to the fullest extent allowed by law, you will be liable for, hold harmless, and will indemnify Financial Institution, and , its officers, directors, shareholders, agents, employees, and affiliates, and their respective officers, directors, agents and representatives from and against all claims of any sort by third parties or others arising out of this Agreement and any applicable Product Schedule, including all losses and expenses incurred by Financial Institution arising out of your failure to report required changes, transmission of incorrect data to Financial Institution, or failure to maintain compliance with all laws, regulations and rules. Except for those losses caused directly by Financial Institution's failure to exercise ordinary care or to act in good faith, you agree to indemnify and hold Financial Institution, its officers, directors, shareholders, agents, employees, and affiliates, and their respective officers, directors, agents and employees, harmless from and against any and all losses, costs, suits, damages, claims, liabilities and expenses (including reasonable attorneys' fees) arising from or related in any way to (i) any Services performed in connection with this Agreement and any applicable Product Schedule, (ii) Financial Institution's action or inaction in accordance with or reliance upon any instructions or information received from any person reasonably believed by Financial Institution to be an authorized representative of you or Authorized User, (iii) your breach of any of your covenants, agreements, responsibilities, representations or warranties under this Agreement and any applicable Product Schedule, and/or (iv) your breach of applicable laws, rules or regulations.



## **Governing Law**

These terms and conditions of this Agreement and any applicable Product Schedule shall be governed by and construed in accordance with the laws of the Commonwealth of Massachusetts, without regard to its conflict of law provisions and without regard to your state of residence.

## **Compliance with Laws, Rules, and Regulations**

This Agreement shall be governed by and construed in accordance with the laws (other than the rules governing conflicts of laws) of the Commonwealth of Massachusetts. The sole jurisdiction and venue for actions related to the subject matter hereof shall be the Massachusetts state and U.S. Federal courts located in Worcester, Massachusetts. You agree to comply with all existing and future instructions used by the Financial Institution for processing of transactions. You further agree to comply with and be bound by all applicable state or federal laws, rules and regulations affecting the use of checks, drafts, fund transfers, and ACH transactions, including but not limited to, rules and procedural guidelines established by the Federal Trade Commission ("FTC"), the Board of Governors of the Federal Reserve, the National Automated Clearing House Association ("NACHA") and any other clearinghouse or other organization in which Financial Institution is a member or to which rules Financial Institution has agreed to be bound. These laws, procedures, rules, regulations, and definitions shall be incorporated herein by reference.

**IMPORTANT: PLEASE PRINT AND RETAIN THIS CONSENT AND AUTHORIZATION.** All communications in either electronic or paper format from us 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. By clicking "I Agree", you agree to the terms and conditions of this Consent and Authorization.

You further agree that: your computer system meets the minimum system requirements, 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 us 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.