



Agreement and Consent for eDocument Service

Thank you for your interest in Thomaston Savings Bank's eDocument Service. Through this service you can have easy and convenient access to your periodic account statements within our Online Banking service. Please review the terms and conditions of this Agreement. If you would like to learn more about the service prior to accepting this Agreement, please visit our website at www.thomastonsb.com.

After you have read this Agreement, you must agree to the terms and conditions of the Agreement and give your consent to receive your account statements, related disclosures and notices regarding your account via the eDocument Service by clicking the **Accept** button below.

By clicking the **Accept** button, which represents your electronic signature, you certify that you are an authorized signer of the account(s); that you understand you are legally bound; and that any transaction performed pursuant to this Agreement shall be considered authorized by you. If the account is a joint account, the electronic authorization by any joint account holder applies to all account holders and shall be considered authorized by all joint owners.

By clicking the **Accept** button below, you agree to receive your account statements, related disclosures and notices electronically for the checking, savings, money market, certificate of deposit and/or loan account included in your Online Banking service that you have selected, as well as any other statement accounts whose account activity is combined with these accounts. Paper copies of your account statements, related disclosures and notices will no longer be delivered to you by postal mail.

Terms and Conditions of Your Electronic Statement Agreement

By entering into this Agreement, you accept all the terms and conditions contained in the agreement. The terms and conditions of your Account Agreement and Disclosure for each of your bank accounts as well as your other agreements with the Bank such as loans continue to apply notwithstanding anything to the contrary in this Agreement.

This Agreement is also subject to applicable federal laws and the laws of the State of Connecticut. If any provision of this Agreement is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. The headings in this Agreement are for convenience or reference only and will not govern the interpretation of the provisions. Any waiver (express or implied) by either party of any default or breach of this Agreement must be in writing and shall not constitute a waiver of any other or subsequent default or breach. You may not assign this Agreement. This Agreement is binding upon your heirs and the Bank's successors and assigns. Certain of the obligations of the parties pursuant to this Agreement that by their nature would continue beyond the termination, cancellation or expiration of this Agreement shall survive termination, cancellation or expiration of this Agreement.

Document Availability Email Notification

Thomaston Savings Bank ("Bank") will send an email to the email address that you provide us to notify you that your statements, disclosures and notices that the Bank may send are available for viewing within our Online Banking service. It is your responsibility to ensure that the Online Banking service contains your current and valid email address and to notify the Bank through the Bank's Online Banking service if you change your email address. The Bank shall not be liable for any third party fees, legal liability or any other issues or liabilities arising from notices sent to an invalid or inactive email address that you have provided.

Account Statement Review and Retention

You will be sent an email notifying you when your periodic account statement is available for viewing within our Online Banking service.

It is your responsibility to promptly examine each account statement and any accompanying items and notify us in writing within the applicable time period specified in your applicable Account Agreement and Disclosure of any error, unauthorized signature, lack of signature, alteration, or irregularity. Any applicable

time periods within which you must notify us of any errors on your account statement(s) shall begin on the e-mail date regardless of when you receive and/or open the eStatement. Statements will be available electronically for a period of at least 18 months. Thereafter, the oldest statements may be deleted as more recent statements become available through the service.

You may request a paper copy of any account statement and understand that a fee may be charged for any such paper copies in accordance with Thomaston Savings Bank's Fee Schedule. To request a copy, please call us at 855-344-1874 or visit a branch location.

Your Right to Terminate

You may withdraw your consent to receive electronic statements, disclosures and notices at any time after your enrollment. To terminate this Agreement, you may provide notice in writing to the mailing address listed below, or by sending a secure message to us through the Online Banking Service. Your withdrawal shall become effective as soon as the Bank has had a reasonable opportunity to act on your request. Upon termination, you understand and agree that you will no longer have access to your account statements online and that you will receive all account statements in paper form via postal mail service.

The Bank's Right to Terminate

You acknowledge and understand that the eDocument Service may be cancelled at any time and for any reason at the sole discretion of the Bank. If the eDocument Service is terminated, the Bank will provide you with paper copies of all statements, disclosures and notices by postal mail.

Change in Terms and Conditions

The Bank reserves the right to change the terms and conditions of this Agreement and will provide at least 30 days notice prior to the effective date if the change will result in increased fees or liability. Accessing your Thomaston Savings Bank eDocument Service after you receive any notice of change will constitute your agreement to such change.

Communication Between the Bank and You

Unless this agreement provides otherwise, you may communicate to us in any one of the following methods:

Telephone: 860-283-1874 or toll-free at 855-344-1874
Postal Mail: Thomaston Savings Bank
P.O. Box 907
Thomaston, CT 06787-0907

Computer Requirements

Electronic statements are produced in PDF format. In addition to the system requirements for Online Banking, you will need to have an Internet browser with Internet access and Adobe Acrobat Reader, which is available free of charge at their website (www.adobe.com). You should have the ability to print and electronically view and save your eStatements.

Business Account Customers

If the account(s) designated in this Agreement is/are business account(s), the Account Holder agrees that the account(s) will be used solely for business purposes and shall not be used for personal, family or household purposes. The Account Holder acknowledges and agrees that the provisions of the Federal Electronic Fund Transfers Act, Regulation E, and other consumer protection laws and regulations do not apply. If you are an online cash management customer, you hereby certify that you are the Company Administrator and have been granted the authority to enter into this Agreement and Consent on behalf of the Company.