

Electronic Statement/Notification Agreement (e-Statement/e-Notification)

This Agreement governs the electronic receipt of your periodic account statements and account notices for the accounts you enroll in the e-Statement Service.

Definitions

As used in this document, the words, “we,” “our,” “us” and “Bank” mean Walpole Co-operative Bank and the words “you” and “your” mean each account owner(s) or authorized signer(s). “Account(s)” means your checking account(s), statement savings account(s), loan account(s), certificate of deposit account(s) or individual retirement account(s) at Walpole Co-operative Bank. The delivery of periodic account statements, notices and disclosures electronically is referred to as the “e-Statements.”

Scope of Consent for Electronic Delivery of Statements

Your consent to receive electronic statements covers the periodic statements you are provided in connection with your Account(s). This agreement is in addition to other agreements between you and us, including the applicable deposit account disclosure agreement(s), terms and conditions, and loan agreements with us. By using the e-Statements Service, you accept and agree to be bound by the general terms and conditions governing e-Statements, including, without limitation, all the terms and conditions in this Agreement and the Electronic Banking Agreement. You agree to be bound by any and all laws, rules, regulations and official issuances applicable to e-Statements now existing or which may hereafter be enacted, issued or enforced, as well as such other terms and conditions governing the use of other facilities, benefits or services that the Bank may from time to time make available to you in connection with e-Statements.

Scope of Consent for Electronic Delivery of Notices

Your consent to receive electronic notices covers any notice or other type of communication provided to you pursuant to the terms of this Agreement. Delivery of some disclosures in electronic form does not require the Bank to deliver all disclosures or all disclosures of a particular type electronically, including, but not limited to, Privacy Notice, Error Resolution Disclosure required by the Electronic Fund Transfer Act (Regulation E) and Billing Error Disclosure required under the Truth in Lending Act (Regulation Z). We may make all notices, attachments, and/or documents available electronically, as well as marketing information on products and or promotions that Walpole Co-operative Bank may provide to you via e-mail to the last known e-mail address on record at the Bank.

Walpole Co-operative Bank e-Statement Procedures

When you have consented, you will have the option of choosing which of your checking

account(s), statement savings account(s), loan account(s) certificate of deposit account(s) or individual retirement account(s), which you have complete access to under your user login, to be converted to e-Statements. If your statement cycle coincides with the date of your e-Statement enrollment, you will not begin receiving your electronic statement until your next statement cycle. Each month, we will send an automated notification to the e-mail address designated by you informing you that your e-Statement is ready for viewing. This e-mail will be sent shortly after the end of your statement period. The e-mail will also be the only notice you will receive of the availability of your e-Statement online. Please be sure to add Walpole Co-operative Bank to your safe list so that the notification e-mail does not go into your spam or trash folders. We will automatically turn off the paper statements for the account(s) once you have enrolled for e-Statements. You will need to access all future statements for the account(s) through the Bank's Electronic Banking. You will be able to download, review and/or print your periodic account statements and/or check images. Your electronic statement will be available for viewing for a period of 12 months.

Review of e-Statements

Your receipt of e-Statements does not in any way alter your obligation to promptly review your e-Statements. You must promptly access/review your e-Statement and any accompanying items and notify us in writing immediately of any error, unauthorized transaction, or any other irregularity. If you allow someone else to access your statement, you are still fully responsible to review the statement for any errors, unauthorized transactions, or any other irregularities. All provisions as set forth in the applicable deposit account disclosure agreement(s), terms and conditions, and loan agreements shall continue to apply.

Requesting a Paper Copy of Your Account Statement

At any time, you may request a paper copy of any periodic statement or disclosure which has been delivered electronically. Paper copies may be acquired by contacting Walpole Co-operative Bank at 1-800-431-3340 or 1-508-668-1080 we will provide the statement or disclosure to you via U.S. Mail. You may be charged the standard copy and research fees for production of a paper copy of your periodic statement.

Your Right to Withdraw Consent

You retain the right to withdraw your consent for electronic delivery of periodic statements. You may withdraw your consent at any time by giving us at least ten (10) calendar days prior notice. Contact us by mail or in person at 982 Main Street, Walpole, Massachusetts, with your request. Once you have withdrawn your consent we will discontinue the e-Statement Service for the account and paper statements and notices will be resumed. The cancelation of e-Statements in no way affects the validity or legal effect of all e-Statements and disclosures which have been previously delivered electronically under the e-Statements Service. We may charge a fee to

resume mailing of paper statements and notices.

Change of Mailing Address, E-mail Address, and Other Information

You agree to notify us immediately of any change in your mailing address, e-mail address or other information relevant to this Agreement. To notify us of any changes contact us by U. S. Mail at 982 Main Street, Walpole, MA 02081, or in person, with your request. Please note that you must provide us with a current e-mail address in order to use the e-Statement Service. It is your responsibility to notify the Bank in writing or in person of changes to your mailing address for U.S. Mail delivery of other account documentation, including, but not limited to, all year-end tax reporting documents.

Joint Accounts

If your Account is owned jointly with another person, either one of you may consent to receive or cancel e-Statements and electronic notices/disclosures. Such consent to access e-Statements shall apply to all owners. A notification e-mail to one owner of a joint account is considered notice to all owners.

Security

You understand and acknowledge that you cannot sign up for e-Statements and cannot access your Account statements without first signing up for and obtaining an Electronic Banking Access ID and Password. You further understand and acknowledge the importance of your role in preventing misuse of your accounts and you agree to promptly examine your e-Statement for each of your accounts as soon as you can access it. You must report any errors or discrepancies in accordance with our account disclosure as provided to you and according to applicable law. We strongly recommend that you change your Password regularly. You are responsible for keeping your Access ID, Password, account numbers, and other account data confidential. You agree to notify the Bank immediately if your Access ID or Password should become compromised or known to individuals who are not authorized by you.

System Requirements

In order for you to access and retain your e-Statement records, your personal computer or other device must meet the following requirements:

- Internet and e-mail access
- A certified/supported browser that supports 128-bit encryption
- Adobe Acrobat® Reader 7.0 or higher

If your browser does not support 128-bit encryption, you must upgrade it to allow access to your e-Statements. We strongly discourage you from using unsupported browsers as they may not

allow our Electronic Banking service to function or display properly and may fail to meet our security requirements. The Bank reserves the right to change the system requirements at any time.

You agree to review your hardware and software to see if you meet the above standards. Your consent to opt out of paper statements will be deemed proof that you acknowledge that you have met the specifications required, and you are able to open, read, and store or print your electronic Account statements.

Access to Electronic Statements after Closing Account

You understand that upon closing your Account, your access to previous statements for that Account will be terminated thirty (30) days after your last statement cycle. Before closing your Account, you agree to access the Electronic Banking service to obtain, review, print, and/or otherwise copy or download your previous statement(s) for your permanent records.

Interruptions in Service

Because of the unpredictability of the internet, we do not guarantee continuous or uninterrupted access to you of e-Statements through the internet and Electronic Banking. However, should you be unable to access your e-Statements, you may contact us at 1-800-431-3340 or 1-508-668-1080 and we will take other measures to provide you with copies of your statements.

Change in Terms

The Bank reserves the right to change this Agreement (including fee schedule) at any time. We agree to give you notice if required. We shall update this Agreement on our website and may notify you of such changes by mail or electronic message to your most recent addresses listed on our records. Required notice will be posted or sent at least thirty (30) days in advance of the effective date of any additional fees, any stricter limits on the type, amount or frequency of transactions or any increase in your responsibility for unauthorized transactions, unless an immediate change is necessary to maintain the security of the system. If advance notice is not required we will provide you with electronic or written notice within thirty (30) days after the change. By using the e-Statement service when such changes become effective, you agree to be bound by the revised terms and conditions contained in the agreement or you can decline the changes by discontinuing the use of the e-Statement service and notifying us of your election in written form by U. S. Mail, in person or by selecting the contact us link when signed on to Electronic Banking.

Disclaimer of Warranty and Limitation of Liability

You agree that the Bank shall not be held liable if you are unable to gain access to the website or the Bank's Electronic Banking service from time to time. You understand that some or all of

the e-Statement services and/or other system services may not be available at certain times due to maintenance and/or computer, communication, electrical or network failure or any other causes beyond the Bank's control.

The Bank makes no warranty that:

- The service will be uninterrupted, timely, secure or error-free;
- The results that may be obtained from the use of the service will be accurate or reliable;
- The quality of any products, services, information or other material purchased or obtained by you through the service will meet your expectations or requirements; or
- Any errors in the software will be corrected.

The Bank shall not be liable for any direct, indirect, incidental, special, consequential or exemplary damages, including but not limited to, damages for loss of profits, goodwill, use, data or other intangible losses resulting from:

- The use or the inability to use the service;
- Unauthorized access to your transmission;
- Unauthorized alteration of your data;
- Statements or conduct of the third party service provider; or
- Any other matter relating to the service.

Our Right to Terminate

The Bank has absolute discretion to make the e-Statement service available to you. Further, the Bank has the discretion from time to time and upon giving notice to you to modify, restrict, withdraw, cancel, suspend or discontinue the e-Statement service without giving any reason and you understand that by using e-Statement service after any modification or change has been affected, you would have agreed to such modification or change. You acknowledge that the notice will constitute delivery of the periodic statement or legal communication, whether or not you view or print such statement or legal communication. If the notice is returned to us as undeliverable, we will send you a letter advising you that your statement has been converted back to paper delivery, and that we were unable to deliver your e-mail notice. We will ask you to provide us with new e-mail address for use with our e-Statement service. You cannot request information, services, or paper copies of periodic statement, legal communications or any other items or terminate enrollment in our Electronic Banking by responding to the notice by e-mail (including using the reply function), and we will not be responsible for responding to any such request you make by responding to any such request you make by responding to the notice by e-mail. The bank may temporarily disable e-Statement services and revert to paper statements if

you have not logged in to Electronic Banking for one hundred eighty (180) days.

Consent

By checking the box you agree to this Agreement on the enrollment page, you consent and agree to receive bank statements, legal notices, and disclosure from Walpole Co-operative Bank by electronic methods instead of paper statements, legal notices, and disclosures.

You warrant that you have the appropriate equipment and software to provide the ability to receive and retain e-Statements and notices, and warrant that you have appropriate authority to act on behalf of the owners of any and all accounts.