

**Required Electronic Signatures
Disclosure and
Agreement**

**Customer Disclosure and
Consent
Electronic Records and
Signatures**

You must click the “I Accept” button at the end of this Disclosure and Agreement to continue enrollment.

This Customer Disclosure and Consent (the “Consent”) addresses the circumstances under which you agree to: 1) receive and sign this Consent electronically; 2) do business with Essex Bank (the “Bank”) electronically; 3) use electronic signatures in your dealings with the Bank; and 4) receive in electronic form information that the Bank is required by law to provide to you in writing, such as the Electronic Fund Transfer Disclosures contained in the Bank’s Online Banking Agreement. All of the foregoing is collectively referred to in this Consent as “Electronic Information.” If you consent, Electronic Information can be displayed for you or delivered to you electronically. You also agree that any time you electronically agree to an agreement we present to you through our Online Banking platform you are signing such agreement electronically. You will have the opportunity to print or save Electronic Information and keep it for your records.

Your consent also: 1) permits us to send you other notices, disclosures or documents electronically in connection with your deposit and loan accounts (each an “Account”) and 2) constitutes your agreement to execute documents related to your Accounts with an electronic signature. Please read this notice carefully before giving consent.

If you consent and change your mind later, you may withdraw your consent at any time by contacting Deposit Operations at (860)767-4414. If you do not give consent, or withdraw consent, you will not be allowed to access Online Banking.

You agree to print out or download this Consent and all Electronic Information we display or send to you and keep copies for your records. If you have any trouble with printing or downloading, you may call Deposit Operations at (860)767-4414 to request paper copies.

If you need to update your e-mail address or other contact information with the Bank, you may do so by submitting your written request to:

Essex Bank
Deposit Operations
PO Box 950
Essex, CT 06426

You may obtain paper copies of any Electronic Information at any time without charge by calling Deposit Operations at (860)767-4414.

To access Online Banking or otherwise view or receive Electronic Information you must have the following equipment and software installed on your computer:

- Two most recent secure browser versions of Internet Explorer (IE) and Edge, or the latest version of Firefox, Chrome, Safari, or other browser program that supports Secure Sockets Layer Protocol.
- Patched operating systems.
- Current and up-to-date anti-virus program.
- An activated operating system software firewall.

You have the option to download a complete copy of your Electronic Information in an Adobe Acrobat PDF file. To download and view Electronic Information using the Adobe Acrobat PDF file, Adobe Acrobat Reader must be installed on your system.

If you do not have the required software and/or hardware, or if you do not wish to use Electronic Information for any other reason, you will not be able to use Online Banking.

Bank may, at its option, deliver Electronic Information or other documents on paper if it chooses to do so. Bank may also require that certain communications from you be sent to it on paper at a specified address.

Please print or download a copy of this Consent now so that you have this Customer Disclosure and Consent for future reference.

By accepting this Consent you consent to the use of Electronic Information in connection with Online Banking and your Accounts, including delivery of Electronic Information now or in the future. You agree you have been able to read this Consumer Disclosure and Consent using your computer and software. You acknowledge you have successfully printed or downloaded a copy of this Consumer Disclosure and Consent. You acknowledge you have access to an account with an Internet service provider, and that you are able to send and receive e-mail. You are consenting on behalf of all Account owners. You represent that you are authorized to consent on their behalf.