

Electronic Delivery of Disclosures and Notices

Federal E-SIGN Act Disclosure and Consent

Please read this Federal Electronic Signatures in Global and National Commerce Act ("E-Sign") Disclosure and Consent carefully. You can record your consent to the E-SIGN disclosure by placing a checkmark in the box on your device's screen. By checking the box on the device screen, you affirm that you have read this disclosure and consent to the electronic delivery of any legal and regulatory disclosures and communications associated related to the account(s) opened or requested during this session. This may include, but is not limited to, legal agreements, regulatory disclosures, privacy policies and notices, changes in terms, statements, and terms and conditions. You also agree that we do not need to provide you with additional paper (non-electronic) copies of the aforementioned documents, unless specifically requested. Once you consent to the E-Sign Disclosure, you may request paper copies, at no charge, by contacting us as set out below.

Electronic Delivery of Disclosures and Notices

In order to use the Online Account Opening or Online Loan Application service and to access, receive and retain the disclosures, agreements, and terms and conditions documents you must possess an Internet connected device that is compatible with this financial institution's Online Account Opening or Online Loan Application service deployed at the time of access. Your device must meet the minimum requirements outlined below to access and retain the documents delivered electronically.

The documents will be sent to you via email containing either or both HTML links or language and/or PDF attachments. Please click on the HTML links or open the PDF attachments to review the disclosures. In order to retain, you may print the documents by selecting your printer or selecting Save to retain a copy on your internet connected device.

If you do not want to receive the documents electronically, you should exit the Online Account Opening or Online Loan Application service. If you do not consent to receiving these documents electronically, you will not be able to open or request the account via our Online Account Opening or Online Loan Application service.

System Requirements to Access Information

To receive an electronic copy of the disclosures, agreements, and terms and conditions documents you must have the following equipment and software:

- A personal computer or other device which is capable of accessing the Internet. Your access to this page verifies that your system/device meets these requirements.
- An Internet web browser such as Internet Explorer 8.0 or Firefox 5.0 which is capable of supporting 128-bit SSL encrypted communications or higher (available for downloading at: <http://www.microsoft.com/windows/ie/downloads/default.asp>)

Your access to this page verifies that your system/device meets these requirements. If you choose to do so, you may access your

documents via Portable Document Format or “PDF” files, such as Adobe Acrobat Reader™ version 10.0 or higher if you choose. (available for downloading at: <http://get.adobe.com/reader>)

Withdrawal of Electronic Acceptance of Disclosures and Related Account Documents

You may withdraw your consent to electronic delivery of these documents at any time during this Online Account Opening or Online Loan Application session by exiting the service; however, you will not be able to open or request the account via our Online Account Opening or Online Loan Application service. You may visit us at one of our branch locations if you do not wish to continue with the online application.

If, after your account is opened and you have consented to receive the required information electronically, you decide that you wish to receive the required information in paper format only, you may withdraw your previously provided consent by contacting us as set out below. If you cancel your enrollment in the service, paper disclosures will resume immediately. You understand that disclosures already delivered to you electronically will not be re-sent in paper format. If you cancel your enrollment, this Agreement will terminate; however, termination of this Agreement will not affect the legal validity, enforceability and binding effect of any notice and agreement, electronic or otherwise, before the effective date of termination of this Agreement or any notice and agreement you receive electronically in the interim.

How to Update Your Records

It is your responsibility to provide us with a true, accurate and complete e-mail address, contact, and other information related to this Disclosure and your Account(s) and to maintain and update promptly any changes in this information. You can update such changes in information by contacting us as set out below.

How to Contact Needham Bank

You may contact us by calling us at: (781) 444-2100 or writing to us at: 1063 Great Plain Avenue, Needham, MA 02492.