

Consumer eBanking Agreement & Disclosure

[Have a Question?](#)

AGREEMENT TERMS

This Consumer eBanking Agreement and Disclosure (“Agreement”) governs your use of Rollstone Bank & Trust’s Consumer eBanking service. By using Consumer eBanking, you agree to all of the terms of this Agreement. Please read it carefully and keep a copy for your records.

This Agreement will be governed by and implemented in accordance with Federal law and regulation and by the laws of the Commonwealth of Massachusetts. The terms “we,” “us,” “Rollstone Bank & Trust” and “Bank” refer to Rollstone Bank & Trust. “You” and “your” refers to each signer on the account.

By using Rollstone Bank & Trust Consumer eBanking, you agree to be bound by the terms and conditions contained in this Agreement. Consumer eBanking transactions are additionally governed by any other separate agreement(s) and/or disclosures you may have with Rollstone Bank & Trust, including, but not limited to, the Electronic Funds Transfer Disclosure, the Funds Availability Disclosure, the Truth in Savings Disclosure, the Account Signature Card, the Privacy Disclosure, and the Fee Schedule. Should a conflict arise between this Agreement and any other agreement(s) and/or disclosures you may have with us, this Agreement will control.

CONSUMER eBANKING

1. In this Agreement, your computer, operating system, any software and the related equipment, and any other Internet access device through which we may offer access to Rollstone Bank & Trust Consumer eBanking and Bill Pay service are referred to collectively as your "Computer." You are responsible for the installation, maintenance, and operation of your Computer and any losses or delays caused by your Computer. We are not responsible for any errors or failures caused by any malfunction of your Computer, and we are not responsible for any computer virus or related problems that may be associated with the use of Rollstone Bank & Trust Consumer eBanking or your Computer. You are also responsible for all telephone charges incurred in connecting to Rollstone Bank & Trust and for charges by any service provider providing connection to the Internet. We are not responsible for losses or delays caused by your service providers. We encourage our customers to routinely scan their Computer using a reliable anti-virus product to detect and remove any viruses and other malicious software. Undetected or unrepaired viruses and other malicious software may corrupt and destroy your programs, files and even your hardware, or compromise the security of your Computer. Additionally, you may unintentionally transmit the virus or other malicious software to other computers.

In order to use the Consumer eBanking service, you will need a Computer with a commercially available Internet browser that supports 128-bit encryption. We recommend that you use one of the latest commercially available browser versions offered by Microsoft or Mozilla or Safari or Google Chrome to optimize Consumer eBanking performance. To retain a printed copy of this Agreement, you will also need a printer linked to your Computer that is capable of printing from your Internet browser.

Copyrights in the pages, screens, and information appearing on

our website are owned by the Bank and/or its vendor and are protected by U.S. and international copyright laws. The trademarks, logos, and services marks ("Marks") displayed are the property of the Bank and/or its vendor. You are prohibited from using any Marks or copyrighted material for any purpose without permission of the Bank and/or its vendor and you are specifically prohibited from modifying, copying, transmitting, displaying, creating derivative works or using any content available for commercial or public purposes.

2. HOURS OF ACCESSIBILITY FOR ROLLSTONE BANK & TRUST CONSUMER eBANKING

You may use Rollstone Bank & Trust's Consumer eBanking any time, day, or night, 7 days a week. However, Rollstone Bank & Trust Consumer eBanking may be temporarily unavailable due to record updating, scheduled maintenance, or technical difficulties. To utilize Rollstone Bank & Trust Consumer eBanking, you will need to enter your User ID and password and otherwise satisfy our security procedures.

3. SERVICES AND FEES THROUGH ROLLSTONE BANK & TRUST CONSUMER eBANKING

Rollstone Bank & Trust Consumer eBanking is a consumer electronic banking service provided by the Bank. You understand that if you wish to receive online banking services for any commercial accounts that you may have, you will have to complete the Business eBanking Agreement related to those services and agree to be bound by its terms and conditions.

Rollstone Bank & Trust Consumer eBanking allows you to:

- Transfer funds electronically ("transfers") between statement accounts;
- Transfer funds electronically ("transfers") from statement accounts to make Rollstone Bank & Trust loan payments;
- Obtain account information;
- View your account history;
- Place stop payments – requests are valid for six months

- whether written or electronic;
- View eStatements;
- View check images;
- Pay bills to any merchant, financial institution or individual with a U.S. address through Rollstone Bank & Trust's Bill Pay service;
- Use People Pay; and
- Conduct External Transfers.

You may be able to perform some of the above using your mobile device.

Collectively these are referred to as the "Rollstone Bank & Trust Consumer eBanking". You authorize us to act on transaction instructions received using your User ID and password and you agree that the use of your User ID and Password will have the same effect as your signature. We reserve the right to deny any Rollstone Bank & Trust Consumer eBanking services.

Fees may apply to services conducted through Rollstone Bank & Trust Consumer eBanking. Please refer to the Fee Schedule that you received when you opened your account with us. If you need an additional Fee Schedule, contact us as outlined in Section 9. You may check the balances of your Rollstone Bank & Trust accounts that are linked through Rollstone Bank & Trust Consumer eBanking. You understand that the balance figure may not reflect recent transactions, and may include funds that are not subject to immediate withdrawal.

We reserve the right to limit the frequency and dollar amount of transactions from your accounts for security reasons. We reserve the right to limit the dollar amount of transactions to the extent funds are available in your account.

4. SECURITY PROCEDURES

You will be required to select a password for security purposes. The password is confidential and should not be disclosed to any other person. You are responsible for the safekeeping of your password. You agree not to disclose or

otherwise make available your password to anyone not authorized to access your accounts. If you permit another person to use the service or give them your User ID and your password, you are authorizing that party to make transactions and you are responsible for all activity the person initiates, even if he/she exceeds your authorization. We will not be liable for and will not reimburse you for any losses that may occur as a result of this authorized use of your User ID and password.

Your Rollstone Bank & Trust Consumer eBanking password is used only for Rollstone Bank & Trust Consumer eBanking. You may be prompted from time to time to change your password for additional security. You may change your password at any time by selecting the *Change Password* option in *Customer Service*.

To access a joint account with Consumer eBanking, each owner must agree that any account holder has full authority to use the jointly owned funds. See Section 27 of this Agreement below.

Phishing is a form of fraud that uses authentic-looking email to convince people to send private, confidential information to an unknown person. **Rollstone Bank & Trust will never ask you for sensitive personal information such as passwords, bank account numbers, Personal Identification Numbers (PINs), or Social Security numbers in an email, text message, or other electronic communication. You should never respond to such a request.**

5. LIABILITY FOR UNAUTHORIZED USE/ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

a.) Unauthorized Transfers and the Advisability of Prompt Reporting – Liability: You must notify us IMMEDIATELY if you believe that your password has become known to an unauthorized person or if someone has transferred money or made payments without your permission. Telephoning us is the best way to notify us. Please contact us at the telephone number in

Section 9. We will not hold you responsible for any unauthorized use of your User ID or password if you report the loss or theft of the User ID or Password within two (2) business days of discovering the loss. You can lose no more than fifty dollars (\$50.00) if an unauthorized person used your password to access Consumer eBanking without your permission before you report the loss or theft to us.

If your statement shows electronic funds transfers that you did not make, you should notify us immediately. If you do not tell us about unauthorized transfers within 60 days after your account statement is mailed to you, you may not get back any money that you lose after the 60 day period if we can prove that, had you told us about the unauthorized transfers on time, we could have stopped someone from taking the money. If you have a good reason (such as a long trip or a hospital stay) which kept you from telling us, we will extend the time periods. Massachusetts customers can lose no more than fifty dollars (\$50.00) if you fail to give us notice if your lost or stolen User ID or password and your User ID or password is used without permission.

If you believe your User ID and/or password has been lost or stolen, or that someone has transferred or may transfer money without your permission, call or write to us at the telephone number or address set forth in Section 9.

b.) Errors or Questions about Electronic Transfers

In Case of Errors or Questions About Your Electronic Transfers, call or write us at the telephone number or address listed below, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. You may also notify us by sending an email using the Contact Us Form located under Customer Service in Consumer eBanking. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

1. Tell us your name and account number (if any).
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 orally, 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 (5 business days for debit card point-of-sales transactions and 20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days for debit card point-of-sale transactions and 20 business days if the transfer involved a new account) 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. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened.

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. Inquiries may be directed to:

Rollstone Bank & Trust
Operations Center
780 Main Street

Fitchburg, MA 01420

Business Days: 8:30 A.M. to 4:30 P.M.

Excluding Federal Holidays and Patriots Day

Phone: 800.640.1166

To report a lost or stolen debit card after hours, call 1.800.264.5578. More detailed information is available on request.

6. DOCUMENTATION AND VERIFICATION OF PAYMENTS / TRANSFERS

- **Confirmation**

Upon completion of a Consumer eBanking transaction, a confirmation will be provided. We recommend that you print the transaction results for verification purposes. You should record this in your checkbook register as a permanent record of the transaction. This will help in resolving any problems that may occur.

- **Periodic Statements**

Information concerning Consumer eBanking transactions will be shown on your normal statement for the account to and from which transfers or payments are made. If you have a checking or money market account, you will receive a monthly statement. If you have a statement savings account, you will receive a statement during months with electronic funds activity or quarterly if there is no such activity.

A copy of any documentation provided to you which indicates that an electronic fund transfer was made shall be admissible as evidence of such transfer, and shall constitute prima facie proof that such a transfer was made.

7. OTHER CONDITIONS/TERMINATION

a.) You are responsible for complying with all terms of this Agreement and the regulations governing the deposit accounts that you access through Rollstone Bank & Trust Consumer

eBanking. We can terminate your Rollstone Bank & Trust Computer eBanking privileges without notice to you if you do not comply with this Agreement. The regulations governing your deposit account are set forth in your account information disclosure, a copy of which is available from the Bank. You may terminate this Agreement and your use of Rollstone Bank & Trust Consumer eBanking services by notifying us at 800.640.1166.

b.) We may terminate this Agreement and your use of Rollstone Bank & Trust Consumer eBanking services without notice if you do not log on for a period of more than 60 days. If this occurs, you will have to repeat the registration process for Rollstone Bank & Trust Consumer eBanking. We reserve the right to temporarily or permanently discontinue Rollstone Bank & Trust Consumer eBanking at any time by mailing to you, at the address shown in our records, a notice stating the date termination will occur and that no transfers via Rollstone Bank & Trust Consumer eBanking services will be honored if received the day of termination and thereafter. We will inform you of such termination in accordance with applicable law or regulation.

c.) You may terminate your right to use Rollstone Bank & Trust Consumer eBanking services by notifying us. If you terminate the services, we will continue to make transfers you have previously authorized until such time as we have had a reasonable opportunity to act upon your notice. You may not terminate another person's access. We may terminate your right to use Consumer eBanking at any time without notice.

8. CHANGE IN TERMS/AMENDMENTS

The Bank may amend or change the Agreement at any time. The Bank may change any term or condition of this Agreement, and will mail or deliver a written notice to you at least 30 days before the effective date of any change in a term or condition if the change would result in increased fees or charges, increased liability for you, fewer types of available

electronic fund transfers, or stricter limitations on the frequency or dollar amounts of transfers, unless prior notice is excused by law.

9. CONTACT INFORMATION

Rollstone Bank & Trust

780 Main Street

P. O. Box 8208

Fitchburg, MA 01420

800.640.1166

Business Hours:

Monday – Friday 8:30 am – 4:30 pm

You may contact us through email at customerservice.group@rollstonebank.com. Please note that email, in general, is not a secure means of communication. Further, we may not immediately receive Internet email that you send. If the information you need to convey to Rollstone Bank & Trust is of a sensitive nature (account numbers, Social Security Number, passwords or PINs), or if you need to communicate with us immediately, please contact us by phone, U.S. mail or visit us in person. We will not take actions based on your email requests until we actually receive your email message and have a reasonable opportunity to act.

10. LIMIT OF OUR LIABILITY

We agree to make reasonable efforts to ensure the full performance of Rollstone Bank & Trust Consumer eBanking. We will be responsible for acting only on those instructions, which are actually received and cannot assume responsibility for malfunctions in communications facilities not under our control that may affect the accuracy or timeliness of communications by you or us. We are not responsible for any direct, indirect, special, incidental or consequential damages arising in any way out of your use of our services. WE MAKE NO EXPRESS OR IMPLIED WARRANTIES CONCERNING ROLLSTONE BANK & TRUST CONSUMER eBANKING SERVICES, INCLUDING BUT NOT LIMITED

TO, ANY WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE OR NON-INFRINGEMENT OF THIRD-PARTY PROPRIETARY RIGHTS UNLESS DISCLAIMING SUCH WARRANTIES ARE PROHIBITED BY LAW.

11. ACCEPTANCE OF TERMS

BY USING ROLLSTONE BANK & TRUST CONSUMER eBANKING, YOU AGREE THAT YOU HAVE RECEIVED AND UNDERSTOOD THIS AGREEMENT AND DISCLOSURE AND WILL BE BOUND BY ALL THE TERMS AND CONDITIONS OF THIS AGREEMENT JUST AS IF YOU HAVE SIGNED THIS AGREEMENT. IF YOU DO NOT AGREE TO BE BOUND BY THE TERMS OF THIS AGREEMENT, YOU UNDERSTAND THAT YOU WILL NOTIFY US TO DISCONTINUE YOUR ROLLSTONE BANK & TRUST CONSUMER eBANKING SERVICES.

12. WHEN WE MAY DISCLOSE INFORMATION TO A THIRD PARTY ABOUT YOU OR YOUR ACCOUNT

We will disclose information to unaffiliated third parties about your accounts or the transfers you make: (i) where it is necessary to complete a transaction; (ii) for verification of the condition and existence of your account for a third party, such as a consumer reporting agency or merchant; (iii) in order to comply with government agency regulations or court orders; (iv) to our employees, auditors, service providers, attorneys or collection agents in the course of their duties; (v) if it involves a claim by or against us on an item deposited or drawn against your account; or (vi) if you give us your permission, which shall automatically expire 45 Calendar Days after we receive your authorization; or (vii) as provided in our Privacy Policy. If the account is a joint account, any owner of the account may give us authorization to disclose information about the joint Account. If we have to obey an order for information from an authorized government body, we will, to the extent required by law, notify you before we give out the information.

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Bill Pay

13. Funding Account

To use our Bill Pay service, you must designate a Rollstone Bank & Trust checking account from which your online bill payments will be made ("Funding Account"). If you close your Bill Pay Funding Account, you must notify us immediately and identify a new Funding Account for Bill Pay.

14. Payment Method

Your online bill payments will be made by transferring funds electronically from your Funding Account to the payee, or by mailing a check payable to the payee. A "payee" is a person or business you are paying. You can only designate payees with United States addresses. You may delete payees from your bill pay if you do not use them.

You may not use our online bill payment service for any payments to the Internal Revenue Service, U.S. Department of Treasury, the Department of Revenue, any Federal, State or Municipal agency, including but not limited to any demands, penalties, fees and services and any court ordered payments, fines and/or penalties, including but not limited to alimony and child support. We do not allow you to use our bill pay for any payroll processing or payment of employee benefits.

15. Timing and Scheduling Your Payments

To allow time for the payee to receive your payment, you must schedule the payment to be made at least five Business Days (as defined herein) prior to the day you want a payee to receive payment. The day by which the payee indicates payment is due is the "Due Date."

We recommend that you do not schedule the payment to be made during a grace period that your payee grants between the Due Date and the date at which the payment is considered late. Payments may take up to 5 Business Days to reach the vendor and they will be sent either electronically or by check. Rollstone Bank & Trust will not be liable for late charges,

penalties, interest, finance charges, and other damages if you schedule your payment to be paid during a grace period.

Our bill payment vendor will initiate your payment request on either the Business Day we receive your request, or the Business Day you specify. Payments requested to occur on a Saturday, Sunday or Bank holiday will be processed the next Business Day. For posting purposes, the Bank will process all transactions completed by 10:30 PM on that business date. We base our business day on the Eastern Time Zone.

When requesting an online bill payment, the funds will be withdrawn within two Business Days of the date you designate the payment to be made (the "Process Date"). The payment will be mailed or sent electronically to the payee the next Business Day. You must have funds on deposit on the Process Date for the payment to be made.

Rollstone Bank & Trust assumes no responsibility for late payments if you do not properly schedule and submit your request. To ensure that critical or time-sensitive payments, such as insurance premiums, are made in a timely manner, we recommend that you schedule these payments well in advance of their Due Dates. Payees may require extra time to post a payment to your account because they do not receive a payment coupon or invoice number with the payment. Some payees disclose the extra processing time they require to post payments that do not include a payment coupon or invoice.

We are not liable if we are unable to complete any payments initiated by you through Bill Pay because of the existence of any one or more of the following circumstances:

1. Your account does not contain sufficient funds to complete the transaction, or the transaction would exceed the limit of your overdraft protection account or your Easy Line of Credit;
2. The online bill pay processing center is not working

properly and you know or have been advised by the service about the malfunction before you execute the transaction;

3. You have not provided us with the correct names or information for those persons or entities to whom you wish to direct payment; or
4. Circumstances beyond our control such as, but not limited to, fire, flood, or interference from an outside force that would prevent the proper execution of the transaction and we have taken reasonable precautions to avoid those circumstances.

Recurring payments may be set up for once a week, once every 2 weeks, twice a month, once every 4 weeks, once a month, once every 2 months, once every 3 months, once every 6 months, and once a year. They must be for the same amount each time. Any scheduled or recurring payment request you designate that falls on a Saturday, Sunday or a Bank holiday will be made on the following Business Day.

16. Business Days/Hours of Operation

Business Days are Monday through Friday, excluding bank holidays. With the exception of periodic maintenance, the Service is available 24 hours a day, 7 days a week. While payments can be scheduled anytime the Service is available, payments can only be processed on Business Days.

17. Payment Limits

Individual payments may be made with any amount from \$0.01 up to and including \$9,999.99. The total daily limit is \$19,999.99.

18. Right to Stop Payment and Procedure

You may request to stop payment after a payment has been processed by contacting Customer Service. The Service's ability to successfully stop payment depends on how the funds were remitted to the Payee, and the elapsed time since the Payment was processed. The Service provider and the Financial Institution will make commercially reasonable efforts to stop

payment per your request, but shall have no liability if unsuccessful. You may be charged a stop payment fee for each request.

Unless otherwise provided in this Agreement, you may not stop payment of electronic fund transfers; therefore, you should not employ electronic access for purchases or services unless you are satisfied that you will not need to stop payment.

To place a stop payment made through the Bill Pay you must contact our bill payment vendor. The Customer Support toll free number is 1.855.403.1782. Customer Support provides telephone coverage 24 hours per day, 7 days per week. Please refer to our separate Fee Schedule for the amount we will charge you for each stop payment order you give.

19. Disconnected Service

If for some reason you are disconnected from Bill Pay before you log out, we recommend that you log back onto the service to verify that the payments or transfers you scheduled appear on your view payments and payment history screen. If a scheduled payment or transfer is missing, please call Customer Support toll free at **1.855.403.1782**.

Do NOT reissue any payment requests made during the interrupted session unless you have been advised to do so by Customer Support. Otherwise, a duplicate payment could result. You authorize us to pay any duplicate payments you issue. We will not be responsible for any payee's refusal to return any duplicate payments issued by you.

20. Rejecting Payment Requests

Payment requests may be rejected if they appear to be fraudulent or erroneous. A payment request may also be refused if there is any uncertainty regarding the transacting party's authority to conduct the transaction, or if there is any dispute or uncertainty regarding the ownership or control of the Funding Account.

21. No Signature Required

When a payment is requested using Bill Pay, you agree that we may charge your account to make the payment with the same effect as if you had signed a check.

22. Deleting Bill Payments

After a payment request is transmitted, you may use Bill Pay to delete the payment by using the DELETE function in the Pending Payments section. The delete request may be made only for payments that have not been processed; otherwise, you will be responsible for the payment. Deleting a repeating payment results in the system deleting all of the pending transactions set up for the repeating payment.

23. Bill Pay Fees, Changes to Charges, Fees or Other Terms

For Bill Pay fees, refer to the applicable Fee Schedule. You agree to pay promptly all fees and charges for services provided under this Agreement, and authorize us to charge the checking account that you have designated as the Funding Account or any other account you have with us for the fees.

We reserve the right to change the charges, fees or other terms described in this Agreement. When changes are made to any fees, charges or other terms that would result in a greater cost or liability to you, or decrease your access to your accounts, we will notify you online, or send a notice to you at the address shown on our records, or send you an electronic mail message (email). The notice will be posted or sent at least thirty (30) days in advance of the effective date of any such change unless an immediate change is necessary to maintain the security of the system or your account. If such a change is made, it becomes permanent, and it can be disclosed without jeopardizing the security of the system, we will provide you with electronic or written notice within thirty (30) days after the change. As always, you may choose to accept or decline changes by continuing or discontinuing the accounts or services to which these changes relate. We also reserve the option, in our business judgment, to waive, reduce, or reverse charges or fees in individual

situations. The applicable Deposit Agreement governs changes to fees applicable to specific accounts.

24. Termination

We may terminate this Agreement and your use of Bill Pay if you do not log on for a period of more than 60 days, if you close your Rollstone Bank & Trust checking account that is utilized for Bill Pay, or at the Bank's discretion without prior notice, for reasons including non-compliance with the rules contained herein, abuse, or improper use of the online Bill Pay service.

If you wish to cancel your online Bill Pay offered by us, please contact the Operations Department of Rollstone Bank & Trust at 800.640.1166 between the hours of 8:30 AM and 4:30 PM Monday through Friday or send us cancellation instructions in writing by email to customerservice.group@rollstonebank.com or by mail to 780 Main Street, Fitchburg, MA 01420, Attn: Operations Department. At the time you cancel this service, we strongly suggest that you cancel all future bill payments by deleting those payments yourself using the online Bill Pay. We will automatically delete all outstanding payment orders once we have been notified that your service has been terminated.

25. Insufficient Funds

You agree to have available and collected funds on deposit in the designated Funding Account in amounts sufficient to process each Payment as requested by you, as well as any other payment obligations you have to Rollstone Bank & Trust. Rollstone Bank & Trust reserves the right, without liability, to reject or reverse a Payment if you fail to comply with this requirement or any other terms of this Agreement. If you do not have sufficient funds in the Funding Account and we have not exercised our right to reverse or reject a Payment, you agree to pay for such Payment obligations on demand. You further agree that we, at our option, may charge any of your accounts at Rollstone Bank & Trust to cover such Payment obligations.

26. Our Liability

Except as specifically provided in this Agreement, or where the law requires a different standard, you agree that neither we nor our bill payment vendor shall be responsible for any loss, property damage or bodily injury arising from your use of Consumer eBanking, whether caused by equipment, software, or by Internet browser providers, or by Internet Service Providers, or by an agent or subcontractor of any of the foregoing. Nor shall we nor our bill payment vendor be responsible for any direct, indirect, special or consequential, economic or other damages arising in any way out of your use of Consumer eBanking, or the installation, use or maintenance of equipment, software, the online Bill Pay, or Internet browser or access software.

Unless otherwise provided by statute, your sole remedy, financial or otherwise for any damage or claim arising out of any defect with the use of the online Bill Pay shall be limited to reprocessing the affected data or transaction at no cost to you.

You acknowledge that it is not possible for our services to be totally free from operator, programming or equipment error, and those errors in processing and compiling data may occasionally occur. As such, you agree to review and verify all results and to maintain adequate controls for insuring both the accuracy of data transmissions and the detection of errors. You agree to maintain adequate backup files of the data you submit for a reasonable period of time in order to facilitate any needed reconstruction of your transactions. If we are unable to provide this service for any reason, we will inform you of the problem and will take reasonable steps to resume processing.

We make no warranties with respect to the online bill paying service nor do we warrant that it will meet specific requirements.

TO THE EXTENT PERMITTED BY LAW, WE MAKE NO WARRANTY OF ANY KIND, EITHER EXPRESS OR IMPLIED, WITH RESPECT TO THE USE OF BILL PAY. WE DISCLAIM ANY AND ALL IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE.

27. Online Access to Joint Accounts

To access joint accounts with Consumer eBanking, each owner must agree that any account holder has full authority to use the jointly owned funds. All owners agree to be jointly and severally liable under the terms and conditions of this Agreement. If you give your password to any other person, including joint owners on your account you will be deemed to have authorized that person to access any of your accounts listed in the online banking service.

28. Protecting Your Account, Questions, or Errors

Your role is extremely important in the prevention of any wrongful use of your account. You must promptly examine your statement upon receipt. If you find that your records and ours disagree, you must immediately contact us at 800.640.1166.

In addition to protecting your account information, you should also take precautions to protect your personal identification information, such as your driver's license, Social Security Number, etc. This information by itself, or together with information on your account, may allow unauthorized access to your account(s). It is your responsibility to protect personal information with the same level of care that you protect your account information.

You are responsible for keeping your password, account number(s), and other account data confidential. If you believe that your online password may have been lost or stolen, or that someone has transferred or may transfer money from your account without your permission, notify our Operations Department immediately at 800.640.1166 between the hours of 8:30 AM and 4:30 PM Monday through Friday.

In case of questions or errors with regard to any bill payment

through the online Bill Pay involving your account, here is what you should do:

- Contact our Operations Department by telephone at 800.640.1166 between the hours of 8:30 AM and 4:30 PM Monday through Friday, in writing at 780 Main Street, Fitchburg, MA 01420, Attn: Operations Department, by secure email using the Contact Us form located under the Customer Service section of Consumer eBanking or in person at one of our branch locations as soon as you can if you think your statement or transaction record is wrong, or if you need more information about a transaction listed on the statement or transaction record.
- We must hear from you as soon as a problem or question is discovered. If you notify us verbally, we may require that you send us your complaint or question in writing within ten (10) calendar days.
- Tell us your name and account number.
- Describe the error or the transaction you are unsure about, and explain why you believe it is in error or why you need more information.
- Tell us the dollar amount of the suspected error.
- For a bill payment, tell us the checking account number used to pay the bill, payee name, date the payment was sent, payment amount, reference number, and payee account number for the payment in question.

Here is what we will do:

We will tell you the results of our investigation within ten (10) Business Days (5 business days for debit card point-of-sale transactions and 20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or

question. If we decide to do this, we will credit your account within ten (10) Business Days (5 business days for debit card point-of-sale transactions and 20 business days if the transfer involved a new account) 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 ten (10) Business Days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened. If we determine that there was no error, we will send you a written explanation within three (3) Business Days after we finish our investigation and debit the amount of the error that we previously credited. You may inspect the documents at our office at no cost or you may request copies of the documents that we used in our investigation, which we will provide to you at a reasonable charge. If we determine that an error has occurred, the Bank will within one (1) Business Day correct the error and credit any interest.

If your online password has been compromised and you tell us of the loss or theft, you can lose no more than fifty dollars (\$50.00) if someone used your online password without your permission to access your account. If your statement indicates withdrawals, transfers or purchases that you did not make or authorize, please notify us immediately.

29. Additional Terms

This Agreement supplements any other agreements of the accounts that you have active in the Consumer eBanking service. Please see those agreements for other details regarding your accounts, fees, and transactions.

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 subsequent default or breach. You may not assign this Agreement. This Agreement is binding upon you and Rollstone Bank & Trust, its successors and/or 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. This Agreement constitutes the entire Agreement between you and Rollstone Bank & Trust with respect to the subject matter in this Agreement, and there are no understandings or agreements with our online Bill Pay service, which are not fully expressed herein. We may at any time amend this Agreement as permitted by law.

Rollstone Bank & Trust reserves the right to terminate this Agreement and your access to Consumer eBanking in whole or in part, at any time without prior notice.

Any documentation provided to you, which indicate that an electronic fund transfer was made, shall be admissible as evidence of such transfer, and shall constitute prima facie proof that such transfer was made.

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Mobile Banking

END USER TERMS

This service is provided to you by Rollstone Bank & Trust and powered by a Third Party (the "Licensor") mobile technology solution. Section A of these End User Terms is a legal agreement between you and Rollstone Bank & Trust. Section B of these End User Terms is a legal agreement between you and the Licensor.

SECTION A

Thank you for using Rollstone Bank & Trust Mobile Banking combined with your handheld's text-messaging capabilities. For help, text "HELP" to 49794. To cancel your plan, text "STOP" 49794 at any time. In case of questions, please contact customer service at mobile.banking@rollstonebank.com or call 800.640.1166.

Terms and Conditions

1. The services are separate and apart from any other charges that may be assessed by your wireless carrier for text messages sent to or received from Rollstone Bank & Trust. You are responsible for any fees or other charges that your wireless carrier may charge for any related data or message services, including without limitation for short message service.

2. The services are provided by Rollstone Bank & Trust and not by any other third party. You and Rollstone Bank & Trust are solely responsible for the content transmitted through the text messages sent to and from Rollstone Bank & Trust. You must provide source indication in any messages you send (e.g., mobile telephone number, "From" field in text message, etc.)

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Mobile Deposit Agreement

This Mobile Deposit Agreement contains the terms and conditions for the use of Rollstone Bank & Trust Mobile Deposit that Rollstone Bank & Trust may provide to you. In this Agreement, the terms "you" and "your" refer to the account holder(s) authorized by Rollstone Bank & Trust to use the Services, all persons authorized to sign on the account holder(s) deposit accounts, and anyone else who uses the Services with permission of the account holder(s). The terms "Bank," "we," "us," and "our" refer to Rollstone Bank & Trust. Other agreements you have entered into with Rollstone Bank & Trust, including, but not limited to, the Depository Agreement and Disclosures governing your Rollstone Bank & Trust account,

are incorporated by reference and made a part of this Agreement.

1. Services. The Mobile Deposit Service provided to you by Rollstone Bank & Trust ("Services") is designed to allow you to make deposits to your checking, savings, or money market accounts from your mobile device by taking a picture of the front and back of the check and delivering the electronic images and associated deposit information to Rollstone Bank & Trust's designated processor.

2. Acceptance of these Terms. Your use of the Services constitutes your acceptance of this Agreement. This Agreement is subject to change from time to time. We will notify you of any material change via e-mail or on our website(s) by providing a link to the revised Agreement. Your continued use of the Services will indicate your acceptance of the revised Agreement. Further, Rollstone Bank & Trust reserves the right, in its sole discretion, to change, modify, add, or remove portions from the Services. Your continued use of the Services will indicate your acceptance of any such changes to the Services.

3. Limitations of Services. When using the Services, you may experience technical or other difficulties. We cannot assume responsibility for any technical or other difficulties or any resulting damages that you may incur. The Services may have qualification requirements, and we reserve the right to change the qualifications at any time without prior notice. We reserve the right to change, suspend, or discontinue the Services, in whole or in part, or your use of the Services, in whole or in part, immediately and at any time without prior notice to you.

4. Fees. Service Charges may apply and will be referenced in the Fee Schedule as revised from time to time and available at any office of Rollstone Bank & Trust. You authorize Rollstone Bank & Trust to deduct any such fees from any Rollstone Bank &

Trust account in your name.

5. Eligible items. You agree to photograph and deposit only checks as that term is defined in Regulation CC 12 CFR § 229 ("Reg CC"). When the Electronic Check transmitted to the Bank is converted to an Image Replacement Document for subsequent presentment and collection, it shall thereafter be deemed an "item" within the meaning of Articles 3 and 4 of the Uniform Commercial Code as adopted by the Commonwealth of Massachusetts. You agree that you will not use the Services to photograph and deposit any checks or other items as shown below:

- Checks or items payable to any person or entity other than you (sometimes referred to as third party checks).
- Checks payable to two or more persons unless deposited into an account in the name of all payees (payable to A and B).
- Checks or items containing an obvious alteration to any of the fields on the front of the check or item, or which you know or suspect, or should know or suspect, are fraudulent or otherwise not authorized by the owner of the account on which the check or item is drawn.
- Checks or items previously converted to a substitute check, as defined in Reg CC.
- Checks or items drawn on a financial institution located outside the United States.
- Checks or items that are remotely created checks, as defined in Reg CC.
- Checks or items not payable in United States currency.
- Checks or items dated more than 6 months prior to the date of deposit.
- Checks with any endorsement on the back other than that specified in this Agreement.
- Checks or items prohibited by Rollstone Bank & Trust's current procedures relating to the Services or which are otherwise not acceptable under the terms of your

Rollstone Bank & Trust account.

- Checks that have previously been deposited or negotiated in any way via any method at Rollstone Bank & Trust or any other financial institution.
- Savings Bonds
- Traveler's checks

6. Electronic Image Quality. The electronic image of an item transmitted to Rollstone Bank & Trust using the Services must be legible. The electronic image quality of the items must comply with the requirements established from time to time by American National Standards Institute, the Board of Governors of the Federal Reserve Board, or any other regulatory agency, clearing house or association. Rollstone Bank & Trust may decline a deposit if the electronic images are deemed illegible in its sole discretion.

7. Endorsements and Procedures. You must restrictively endorse the item using "For Mobile Deposit at RBT Only," or a substantially similar restrictive endorsement, below any payee signature(s).

8. Receipt of items. We reserve the right to reject any item transmitted through the Services, at our discretion, without liability to you. We are not responsible for items we do not receive or for electronic images that are dropped during transmission. An electronic image of an item shall be deemed received when you receive a confirmation from Rollstone Bank & Trust that we have received the electronic image. Receipt of such confirmation does not mean that the transmission was error free or complete, nor does it mean that the item was accepted for deposit. We further reserve the right to charge back to your account at any time, any item that we subsequently determine was not an eligible item. You agree that the Bank is not liable for any loss, costs, or fees you may incur as a result of our chargeback of an ineligible item.

9. Availability of Funds. You agree that items transmitted

using the Services are not subject to the funds availability requirements of Reg CC. If an image of an item you transmit through the Services is received and accepted before 3:00 PM Eastern Time on a business day that we are open, we consider that day to be the day of your deposit. Otherwise, we will consider that the deposit was made on the next business day we are open. Funds deposited using the Services will generally be made available not later than three business days from the day of deposit. The Bank, at its sole discretion, may make such funds available sooner or may extend the hold period beyond three business days based on such factors as credit worthiness, the length and extent of your relationship with us, transaction and experience information and such other factors as the Bank, in its sole discretion, deems relevant.

10. Disposal of Transmitted Items. Upon your receipt of a confirmation from Rollstone Bank & Trust that we have received an electronic image that you have transmitted, you agree to retain the Check for at least 60 calendar days from the date of the electronic image transmission. After 60 days, you agree to destroy the check that you transmitted as an electronic image, mark it "VOID", or otherwise render it incapable of further transmission, deposit, or presentment. During the time the retained check is available, you agree to promptly provide it to Rollstone Bank & Trust upon request to aid in the clearing and collection process, to resolve claims by third parties with respect to any item, or for Rollstone Bank & Trust audit purposes.

11. Deposit Limits. We reserve the right to impose limits on the amount(s) and/or number of deposits that you transmit using the Services and to modify such limits from time to time.

12. Hardware and Software. In order to use the Services, you must obtain and maintain, at your expense, compatible hardware and software as specified by Rollstone Bank & Trust from time to time. Rollstone Bank & Trust is not responsible for any

third party software you may need to use the Services. Any such software is accepted by you as is and is subject to the terms and conditions of the software agreement you enter into directly with the third party software provider at time of download and installation.

13. Errors. You agree to notify Rollstone Bank & Trust of any suspected errors regarding items deposited through the Services right away, and in no event later than 60 days after the applicable account statement is sent. Unless you notify Rollstone Bank & Trust within 60 days, such statement regarding all deposits made through the Services shall be deemed correct, and you are prohibited from bringing a claim against Rollstone Bank & Trust for such alleged error.

14. Presentment. The manner in which the items are cleared, presented for payment, and collected shall be in Rollstone Bank & Trust's sole discretion subject to the Terms and Conditions and Disclosures governing your account.

15. Ownership & License. You agree that Rollstone Bank & Trust retains all ownership and proprietary rights in the Services, associated content, technology, and website(s). Your use of the Services is subject to and conditioned upon your complete compliance with this Agreement. Without limiting the effect of the foregoing, any breach of this Agreement immediately terminates your right to use the Services. Without limiting the restriction of the foregoing, you may not use the Services (i) in any anti-competitive manner, (ii) for any purpose which would be contrary to Rollstone Bank & Trust's business interest, or (iii) to Rollstone Bank & Trust's actual or potential economic disadvantage in any aspect. You may use the Services only for personal use in accordance with this Agreement. You may not copy, reproduce, distribute or create derivative works from the content and agree not to reverse engineer or reverse compile any of the technology used to provide the Services.

16. DISCLAIMER OF WARRANTIES. YOU AGREE YOUR USE OF THE SERVICES AND ALL INFORMATION AND CONTENT (INCLUDING THAT OF THIRD PARTIES) IS AT YOUR RISK AND IS PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS. WE DISCLAIM ALL WARRANTIES OF ANY KIND AS TO THE USE OF THE SERVICES, WHETHER EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND NONINFRINGEMENT. WE MAKE NO WARRANTY THAT THE SERVICES (i) WILL MEET YOUR REQUIREMENTS, (ii) WILL BE UNINTERRUPTED, TIMELY, SECURE, OR ERROR-FREE, (iii) THE RESULTS THAT MAY BE OBTAINED FROM THE SERVICES WILL BE ACCURATE OR RELIABLE, AND (iv) ANY ERRORS IN THE SERVICES OR TECHNOLOGY WILL BE CORRECTED.

17. LIMITATION OF LIABILITY. YOU AGREE THAT WE WILL NOT BE LIABLE FOR ANY DIRECT, INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL OR EXEMPLARY DAMAGES, INCLUDING, BUT NOT LIMITED TO DAMAGES FOR LOSS OR PROFITS, GOODWILL, USE, DATA OR OTHER LOSSES RESULTING FROM THE USE OF THE INABILITY TO USE THE SERVICES INCURRED BY YOU OR ANY THIRD PARTY ARISING FROM OR RELATED TO THE USE OF, INABILITY TO USE, OR THE TERMINATION OF THE USE OF THIS SERVICE, REGARDLESS OF THE FORM OF ACTION OR CLAIM (WHETHER CONTRACT, TORT, STRICT LIABILITY OR OTHERWISE) EVEN IF ROLLSTONE BANK & TRUST HAS BEEN INFORMED OF THE POSSIBILITY THEREOF.

18. User warranties and indemnification. You warrant to Rollstone Bank & Trust that:

1. You will only transmit eligible items.
2. Electronic images will meet the image quality standards.
3. You will not transmit duplicate items.
4. You will not deposit or represent the original item.
5. All information you provide to Rollstone Bank & Trust is accurate and true.
6. You will comply with this Agreement and all applicable rules, laws and regulations.
7. You agree to indemnify and hold harmless Rollstone Bank

& Trust from any loss for breach of this warranty provision.

19. Other terms. You may not assign this Agreement. This Agreement is entered into in Fitchburg, Massachusetts, and shall be governed by the laws of the Commonwealth of Massachusetts and of the United States. A determination that any provision of this Agreement is unenforceable or invalid shall not render any other provision of this Agreement unenforceable or invalid.

SECTION B

END USER LICENSE AGREEMENT TERMS FOR THE DOWNLOADABLE APP TO BE AGREED TO BY END USER PRIOR TO USE OF THE DOWNLOADABLE APP

1. OWNERSHIP. You acknowledge and agree that a third party provider or licensor to your financial services provider ("Licensor") is the owner of all right, title and interest in and to the downloaded software to be used for access to mobile banking services from your financial services provider and the computer programs contained therein in machine readable object code form as well as any accompanying user documentation along with all subsequent copies, updates or versions thereof which are made available to you (if any), regardless of the media or form in which they may exist (collectively the "Software").

2. LICENSE. Subject to the terms and conditions of this Agreement, you are hereby granted a limited, nonexclusive license to use the Software in accordance with the terms of this Agreement. All rights not expressly granted to you by this Agreement are hereby reserved by the owner of the Software. Nothing in this license will entitle you to receive hard-copy documentation, technical support, telephone assistance, or updates to the Software. This Agreement may be terminated at any time, for any reason or no reason. Upon termination, you agree to immediately destroy all copies of the Software in your possession or control.

3. RESTRICTIONS. You shall not: (i) modify, revise or create any derivative works of the Software; (ii) decompile, reverse engineer or otherwise attempt to derive the source code for the Software; (iii) redistribute, sell, rent, lease, sublicense, or otherwise transfer rights to the Software; or (iv) remove or alter any proprietary notices, legends, symbols or labels in the Software, including, but not limited to, any trademark, logo or copyright.

4. DISCLAIMER WARRANTY. THE SOFTWARE IS PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS WITHOUT WARRANTIES OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND NON-INFRINGEMENT. NO WARRANTY IS PROVIDED THAT THE SOFTWARE WILL BE FREE FROM DEFECTS OR VIRUSES OR THAT OPERATION OF THE SOFTWARE WILL BE UNINTERRUPTED. YOUR USE OF THE SOFTWARE AND ANY OTHER MATERIAL OR SERVICES DOWNLOADED OR MADE AVAILABLE TO YOU THROUGH THE SOFTWARE IS AT YOUR OWN DISCRETION AND RISK, AND YOU ARE SOLELY RESPONSIBLE FOR ANY DAMAGE RESULTING FROM THEIR USE.

5. LIMITATIONS OF WARRANTY. TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, IN NO EVENT WILL LICENSOR , THE PROVIDER OF ANY FINANCIAL SERVICES AVAILABLE THROUGH OR RELATED TO THE SOFTWARE, ANY OF THEIR CONTRACTORS OR PROVIDERS OR ANY OF EACH OF THEIR AFFILIATES BE LIABLE FOR ANY DAMAGES ARISING OUT OF THE USE OR INABILITY TO USE THE SOFTWARE, INCLUDING BUT NOT LIMITED TO ANY GENERAL, SPECIAL, INCIDENTAL OR CONSEQUENTIAL DAMAGES, EVEN IF ADVISED OF THE POSSIBILITY THEREOF, AND REGARDLESS OF THE LEGAL OR EQUITABLE THEORY (CONTRACT, TORT OR OTHERWISE) UPON WHICH ANY CLAIM IS BASED. IN ANY CASE, LIABILITY OF LICENSOR OR ANY OF THE OTHER PERSONS OR ENTITIES DESCRIBED IN THE PRECEDING SENTENCE ARISING OUT OF THE USE OR INABILITY TO USE THE SOFTWARE SHALL NOT EXCEED IN THE AGGREGATE THE LESSER OF \$10.00 OR THE SUM OF THE FEES PAID BY YOU FOR THIS LICENSE.

6. U.S. GOVERNMENT RESTRICTED RIGHTS. The Software is

commercial computer software subject to RESTRICTED RIGHTS. In accordance with 48 CFR 12.212 (Computer software) or DFARS 227.7202 (Commercial computer software and commercial computer software documentation), as applicable, the use, duplication, and disclosure of the Software by the United States of America, its agencies or instrumentalities is subject to the restrictions set forth in this Agreement.

7. MISCELLANEOUS. This Agreement constitutes the entire agreement between the parties concerning the subject matter hereof. This Agreement will be governed by and construed in accordance with the laws of the state of Florida excluding that body of laws pertaining to conflict of laws. If any provision of this Agreement is determined by a court of law to be illegal or unenforceable, such provision will be enforced to the maximum extent possible and the other provisions will remain effective and enforceable. All disputes relating to this Agreement are subject to the exclusive jurisdiction of the courts of Florida and the parties expressly consent to jurisdiction and venue thereof and therein. The parties confirm that this Agreement and all related documentation is and will be in the English language. The application of the United Nations Convention on Contracts for the International Sale of Goods is hereby expressly waived and excluded.

8. CONTENT AND SERVICES. Neither Licensor nor the provider of the wireless network is the provider of any financial services available through or related to the Software, and neither Licensor nor the provider of the wireless network or any contractor of the provider of the financial services available through or related to the Software, is responsible for any of the materials, information, products or services made available to you via the Software.

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People Pay

This People Pay Agreement is an addendum to, and is hereby incorporated into the Rollstone Bank & Trust Consumer eBanking Agreement and Disclosure. People Pay allows you to send funds to another individual's account, for personal, family or household purposes only, through electronic means.

"Account" or "Accounts" refers to any deposit accounts that may be debited or credited with funds using the Rollstone Bank & Trust People Pay Service. "Recipient" means the individual to whom you, as the Sender, transfer funds. "Sender" refers to you, as the individual initiating a transfer of funds to a Recipient through the People Pay Service. "Transfer" means an electronic movement of funds from your Account at Rollstone Bank & Trust to an Account of another party by means of the Rollstone Bank & Trust People Pay Service.

DESCRIPTION OF SERVICE AND CONSENT

Subject to these terms, you may send one-time Transfers to Bank customers or a depositor of another financial institution. Notice is given to the Recipient by you, as the Sender, by providing either:

1. The Recipient's email address or mobile phone number, or
2. The Recipient's Bank routing number and account number

To use this service, you will provide certain information to us from your Mobile Device or Computer.

By participating in the Rollstone Bank & Trust People Pay Service, you are representing to Rollstone Bank & Trust that you are the owner or you have the authority to act on behalf of the owner of the account to debit using Rollstone Bank & Trust Consumer Online or Mobile Banking. In addition, you are consenting to the receipt of emails or automated text messages from the Bank or its agent regarding the Transfers that you have requested, and you also represent and warrant to

Rollstone Bank & Trust that you have obtained the consent of the Recipients to send emails or automated text messages to the Recipients regarding your Transfers to them.

INITIATING A PAYMENT

You may make one-time payments by selecting your checking account within the Rollstone Bank & Trust People Pay Service to debit the funds. Payments may be made by:

1. Account to Account by providing the Recipient's bank routing number and account number or
2. PayPal Transactions by providing the Recipient's email address or phone number or
3. Sending to Recipient's email or mobile phone number where the Recipient chooses where to direct the incoming funds

By using this Rollstone Bank & Trust People Pay Service, you, as the Sender, authorize the sending of an email or text message instructing the Recipient how to receive the funds that you are sending. You are further authorizing any Recipient of this message to act on the instructions to receive the funds you are sending. You acknowledge that any party receiving the email message at the email address you provide or text message at the mobile phone number you provide may obtain the funds you are sending.

You acknowledge and agree that we are not responsible for determining the identity of the party that receives the email or text message and acts upon the email or text message you provide. Your funds may not reach the intended Recipient because of errors made by you or the Recipient and you could lose all the funds, subject to applicable law. The funds that are credited to the Account cannot be recalled by us.

FEES AND LIMITATIONS ON TRANSACTIONS

Payment Method of Account to Account, PayPal, Email or Mobile

have transaction limits of \$250 and daily limits of \$500. The fee for Account to Account, PayPal, and Email or Mobile is \$1.00 per transaction.

You agree to have Available Funds on deposit in the Account you have designated in amounts sufficient to pay for all People Pay Transfers requested, as well as any other payment obligations you have to us. If People Pay Transfers process against any uncollected deposit, uncollected balance or otherwise insufficient Available Funds in your Account, YOUR ACCOUNT WILL BE ASSESSED AND CHARGED THE APPROPRIATE OVERDRAFT, UNCOLLECTED OR RETURNED ITEM INSUFFICIENT CHARGES. Please refer to our Fee Schedule for details.

TIMING OF TRANSFERS

Transfers to remove the funds from the Sender's Account may take place immediately, however, it may be delayed based on the payment method selected to send funds to Recipient.

Payment Method of Account to Account or PayPal:

Timing of Debit – Real time debit for payment and fee at the time the payment is scheduled

Number of days recipient has to claim payment: N/A

Payment Method of Email or Mobile:

Timing of Debit – Real time debit for payment and fee at the time the payment is claimed by Recipient

Number of days recipient has to claim payment: 10

The timing of funds received will depend on when the Recipient responds to the email or text message and when the Recipient's financial institution posts the Transfer. The posting of the Transfer is dependent on the business days of that institution.

You authorize us to debit your Account to complete the Transfer you request. If you are receiving funds, you authorize Rollstone Bank & Trust to credit your Account using card networks/switches or the ACH network.

Other events may affect the timing or success of a Transfer reaching the intended Recipient. Such events may include, but are not limited to, errors made by you or the Recipient in entering information, inaccurate Account or card number information, delays in posting by the receiving institution, acts of God, and ACH network interruptions. If we believe the Transfer may be illegal, we may decline or reverse the Transfer. The receiving institution may choose not to post the Transfer or to delay posting the Transfer. Neither Rollstone Bank & Trust nor the Service Provider is responsible for any delays in the Transfer of funds or the posting of funds to the Recipient's Account. You may have certain rights and responsibilities regarding the receiving financial institution's failure to timely post transactions, and you are encouraged to pursue dispute resolution with the receiving financial institution.

Financial institutions have rules and regulations that govern their Accounts. Some of these regulations may not allow a POS or ACH transfer of funds. You are responsible for ensuring that these types of Transfers are allowed for the Account that you specify. We are not responsible for any action or lack of action taken by the receiving financial institution that delays, inhibits, or prevents the posting of the Transfer to the Account.

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External Transfers

This External Account Funds Transfer Agreement ("Agreement") is an addendum to, and is hereby incorporated into the Rollstone Bank & Trust Consumer eBanking Agreement and Disclosure. External Transfers allows you to move funds between your accounts at Rollstone Bank & Trust and accounts at other financial institutions.

By clicking "Continue" on the "Get Started with External

Transfers" screen and by initiating the account verification process detailed below, you acknowledge your consent to the terms and conditions contained herein, including, but not limited to authorizing Rollstone Bank & Trust to process test deposits and withdrawals for account verification purposes.

ACCOUNT VERIFICATION AND ELIGIBLE ACCOUNTS

By selecting the External Transfers option, you have requested that Rollstone Bank & Trust allows you to transfer funds between a deposit account held at Rollstone Bank & Trust that is eligible for this service and an account owned by you at another financial institution. You agree that (1) you will only register eligible accounts at financial institutions other than Rollstone Bank & Trust on which you are an individual or joint owner, or for which you otherwise have the authority to transfer funds, and (2) you will only use External Transfers for transferring funds between your consumer accounts with us and registered consumer accounts at other financial institutions. In order to facilitate the transfer of funds to or from an external account, you must complete the account verification process. You must provide the following for the external account: account number, financial institution name and the routing number to begin the verification process. Rollstone Bank & Trust will initiate small deposit and withdrawal transactions (each under \$1.00) to and from your external account. To demonstrate your ownership of the external account and complete the verification process, you must have access to the external account. Not all accounts may be eligible for External Transfers, and certain accounts are restricted to the number of pre-authorized transfers allowed per month. Check with the financial institution for any restrictions on transfers.

Only Rollstone Bank & Trust consumer checking, savings, or money market accounts are eligible for enrollment. We reserve the right to limit transfer eligibility to certain types of accounts and to change such eligibility from time to time.

SCHEDULING EXTERNAL TRANSFERS

External Transfers may be originated as a one-time or recurring transaction. You may schedule one-time External Transfers immediately or schedule for a date in the future. A recurring External Transfer allows you to transfer a set amount at regular intervals.

One-time future-dated or future recurring External Transfers scheduled for a weekend or a non-Business Day will be processed on the next Business Day.

The daily cut-off time for External Transfers is 8:55 PM ET each Business Day ("Cut-Off Time"). Transfers after 8:55 PM ET will be processed on the next Business Day.

External Transfers, either one-time or recurring, can be cancelled prior to the cut-off time of the business day it is scheduled to process.

LIMITATIONS ON TRANSFER

Rollstone Bank & Trust has established limits on the amount of funds that can be transferred via External Transfers. External Transfers are limited to a daily dollar amount of \$2,000 from your Rollstone Bank & Trust account(s) to account(s) at another financial institution and a daily dollar amount of \$20,000 from another financial institution account(s) to Rollstone Bank & Trust account(s). We reserve the right to change your External Transfer dollar limit at any time, or terminate your eligibility to make future transfers (including canceling scheduled future transfers), in each case without prior notice (other than any notice required by Applicable Law), upon occurrence of a Disqualifying Event. Each of the following is a "Disqualifying Event":

1. Any of your accounts with us are not current or are not in good standing.
2. You have had an overdraft, an over-limit item, or an

item returned for insufficient funds with respect to any account with Rollstone Bank & Trust.

3. You have had any prior External Transfer involving accounts at other financial institutions cancelled, revoked, or not completed due to insufficient funds, revoked authorization, stopped payments, frozen accounts, or any similar reason.
4. You attempt to use External Transfers to transfer funds between your eligible consumer accounts with certain non-consumer accounts at other financial institutions, or to transfer funds between your eligible business accounts with certain non-business accounts at other financial institutions.
5. We suspect fraud or unauthorized use has or may occur with respect to your account(s) with us or with respect to any External Transfer(s).

External Transfers may take 3 to 5 Business Days to complete. If you are sending funds from a Rollstone Bank & Trust account to another financial institution, your account at Rollstone Bank & Trust will be debited on the "transfer from" date. The "transfer from" date is the date the funds are debited from your Rollstone Bank & Trust account. It may take 3 to 5 Business Days for your account at the other financial institution to credit the funds. We cannot guarantee when your financial institution will process the transfer and post the transaction to your account, however, in most cases the transaction will be posted within 3 to 5 Business Days. If you are debiting funds from another financial institution for credit at Rollstone Bank & Trust, you may see the funds when you view your Rollstone Bank & Trust online transaction history; however, the funds will not be reflected in your available balance until they are received from the other financial institution which usually takes 3 to 5 Business Days. Business Day means any day other than a Saturday, Sunday, or Bank Holiday.

You agree to have Available Funds on deposit in the account you have designated in amounts sufficient to pay for all External Transfers requested, as well as any other payment obligations you have to us. If External Transfers process against any uncollected deposit, uncollected balance or otherwise insufficient Available Funds in your account, YOUR ACCOUNT WILL BE ASSESSED AND CHARGED THE APPROPRIATE OVERDRAFT, UNCOLLECTED OR RETURNED ITEM INSUFFICIENT CHARGES. Please refer to our Fee Schedule for details.

TRANSFER FEES

A fee may be charged for External Transfers. The amount of the fee will be displayed to you during the set-up of your transfer. If you choose not to pay the displayed fee, you may select cancel. The External Transfer will not process and you will not be charged the fee.

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eSign Disclosure & Consent

This eBanking eSign Disclosure & Consent (“Disclosure”) applies to all Communications for those products, services and Accounts offered or accessible through eBanking that are not otherwise governed by the terms and conditions of an electronic disclosure and consent. PLEASE NOTE: Consenting to receive Communications under this Disclosure will not automatically enroll you in eStatements.

The words “we,” “us,” and “our” refer to Rollstone Bank & Trust, and the words “you” and “your” mean you, the individual(s) or entity identified on the Account(s). As used in the Disclosure, “Account” means the account you have with us. “Communication” means any customer agreements or amendments thereto, monthly billing or account statements, tax statements, disclosures, notices, responses to claims, transaction history, privacy policies and all other information related to the product, service or Account,

including but not limited to information that we are required by law to provide to you in writing.

1. Scope of Communications to Be Provided in Electronic Form

You agree that we may provide you with any Communications that we may choose to make available in electronic format, to the extent allowed by law, and that we may discontinue sending paper Communication to you, unless and until you withdraw your consent as described below. Your consent to receive electronic communications and transactions includes, but is not limited to:

- All legal and regulatory disclosures and communications associated with the Account or the product or service available through eBanking for your Account. As an example, Rollstone Bank & Trust may choose to send by email legally required notification of changes to terms and conditions related to eBanking.

- Notices or disclosures about a change in the terms of your Account or associated payment feature and responses to claims.

- Privacy policies and notices.

- Monthly (or other periodic) billing or account statements for your Account(s) or such other Communications that we may include from time to time as part of the enrollment in the eStatements program ("eStatements").

Your consent to receive electronic communications does not automatically enroll you in eStatements. You must complete a separate enrollment to stop receiving by U S. Mail paper account statements (and any other types of Communications we may include in eStatements).

2. Method of Providing Communications to You in

Electronic Form

All Communications that we provide to you in electronic form will be provided either (1) via email, (2) by access to a web site that we will designate in an email notice we send to you at the time the information is available, (3) to the extent permissible by law, by access to a web site that we will generally designate in advance for such purpose, or (4) by requesting you download a PDF file containing the Communication.

3. How to Withdraw Consent

You may withdraw your consent to receive Communications in electronic form by emailing us at customerservice.group@rollstonebank.com, by writing us at Attention: eBanking, Rollstone Bank & Trust, 780 Main Street, Fitchburg, MA 01420 or by calling 800.640.1166. You may also contact a Customer Service Representative in person at any branch location. At our option, we may treat your provision of an invalid email address, or the subsequent malfunction of a previously valid email address, as a withdrawal of your consent to receive electronic Communications. We will not impose any fee to process the withdrawal of your consent to receive electronic Communications; however, your access and use of eBanking may be terminated. Any withdrawal of your consent to receive electronic Communications will be effective only after we have a reasonable period of time to process your withdrawal.

4. How to Update Your Records

It is your responsibility to provide us with true, accurate and complete email address, contact, and other information related to the Disclosure and your Account(s), and to maintain and update promptly any changes in this information. You can update information (such as your email address) through eBanking, or by calling us at 800.640.1166. You may also

contact a Customer Service Representative in person at any branch location.

5. Hardware and Software Requirements

In order to access, view, and retain electronic Communications that we make available to you, you must have:

- Sufficient electronic storage capacity on your computer's hard drive or other data storage unit;
- An email account with an Internet service provider and email software in order to participate in our electronic Communications programs;
- A personal computer with a commercially available Internet browser that supports 128-bit encryption and is capable of receiving, accessing, displaying, and either printing or storing Communications received from us in electronic form. You should use browsers and operating systems approved and supported by RBT. For a list of supported browsers and operating systems, contact any office of Rollstone Bank & Trust, or email customerservice.group@rollstonebank.com.
- Adobe Reader version 8.0 or higher

6. Requesting Paper Copies

We may not send you a paper copy of any Communication which is available electronically from Rollstone Bank & Trust, unless you request it, or we otherwise deem it appropriate to do so. You can obtain a paper copy of an electronic Communication by printing it yourself or by requesting that we mail you a paper copy, provided that such request is made within a reasonable time after we first provided the electronic Communication to you. To request a paper copy call us at either 800.640.1166. You may also contact a Customer Service Representative in person at any branch location. We may charge you a reasonable

service charge, of which we have provided you prior notice, for the delivery of paper copies of any Communication provided to you electronically pursuant to this authorization. We reserve the right, but assume no obligation, to provide a paper (instead of electronic) copy of any Communication that you have authorized us to provide electronically.

7. Communications in Writing

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 Disclosure and any other Communication that is important to you.

8. Federal Law

You acknowledge and agree that your consent to electronic Communications is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act, and that you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

9. Termination / Changes

We reserve the right, in our sole discretion, to discontinue the provision of your electronic Communications, or to terminate or change the terms and conditions on which we provide electronic Communications. We will provide you with notice of any such termination or change as required by law.