

## Welcome to eStatements!

This service is available to you at no cost, and will allow you to view your current and past (two months) account statements on a secure website. As part of the registration process, please read the following Consent and Authorization disclosure and indicate your acceptance at the bottom.

### Consent and Authorization for Electronic Transmission of Account Statements

In this Consent and Authorization, the words "I," "Me," and "My" mean each person who electronically signs below.

I understand that pursuant to My account and/or loan agreements with Rollstone Bank & Trust, I may be entitled to receive periodic account statements in connection with My Account(s), such as deposit account statements and/or loan statements (Account Statements). By indicating my acceptance of these terms and conditions, I authorize Rollstone Bank & Trust to discontinue sending Me such periodic Account Statements via postal mail service for My Account(s) and to instead deliver such periodic Account Statements to me electronically (eStatements). I understand and agree that Rollstone Bank & Trust will send Me an e-mail on an ongoing basis to My primary e-mail address, as indicated below, notifying Me that My eStatement account statement(s) are ready to be viewed on Rollstone Bank & Trust's Online Banking website. I understand and agree that I will no longer receive paper copies of My periodic Account Statements.

I further understand and agree that:

1. If any of My accounts that will be delivered to me as eStatements are joint accounts I am solely responsible for promptly and timely sharing any account statement(s) or any statement related information provided thereon with My joint account holder as the need may be and/or as requested of me by any respective joint account holder.
2. I have the right to withdraw My consent to receive electronic account statements at any time. To withdraw My consent to receive electronic account statements, I must notify Rollstone Bank & Trust via email at [customerservice.group@rollstonebank.com](mailto:customerservice.group@rollstonebank.com), in writing to Attention: eStatements, Rollstone Bank & Trust, 780 Main Street, Fitchburg, MA 01420, or by calling 978-345-1061 or 1-800-640-1166. I may also contact a Customer Service Representative in person at any branch location. I will no longer have online access to My account statements and I will receive all account statements in paper form via postal mail service.
3. My computer system meets the minimum system requirements set forth below. In addition, I have and will maintain a printer capable of printing any eStatement account statement(s) that are e-mailed to Me and/or made available on Rollstone Bank & Trust's Internet Banking website. In the alternative, I have and will maintain the ability to electronically save and visually display on My computer screen any eStatement account statement(s) that are e-mailed to Me and/or made available on Rollstone Bank & Trust's website. I understand that Rollstone Bank & Trust recommends that I print a copy of any eStatement account statement(s) and of this Consent and Authorization for My records.

4. I agree to maintain a valid, active email address. I must promptly change My email address by utilizing the *User Options* selection on Rollstone Bank & Trust's Online Banking web pages.

Additionally, I may notify Rollstone Bank & Trust of any change in My postal address in writing to Attention: eStatements, Rollstone Bank & Trust, 780 Main Street, Fitchburg, MA 01420. I may also contact a Customer Service Representative in person at any branch location. Rollstone Bank & Trust is not liable for any third party-incurred fees, other legal liability, or any other issues or liabilities arising from eStatements or notifications sent to an invalid or inactive email address or postal address that I have provided. Receipt of an email notification, to the email address on record at Rollstone Bank & Trust, constitutes receipt of my eStatement.

5. I understand and agree that by signing up for eStatements, I will no longer receive return envelopes by mail to send/mail in My loan payments. I understand and agree that I may request transaction mailing envelopes by contacting Rollstone Bank & Trust via email at [customerservice.group@rollstonebank.com](mailto:customerservice.group@rollstonebank.com), in writing to Attention: eStatements, Rollstone Bank & Trust, 780 Main Street, Fitchburg, MA 01420, or by calling 978-345-1061 or 1-800-640-1166. I understand and agree that although I will no longer receive My loan statements by mail, I will be responsible for making timely loan payments.
6. I may request a paper copy of any periodic Account Statement. A fee will be charged for any such paper copies, subject to the fees listed in Rollstone Bank & Trust's fee schedule.
7. I understand and agree that Rollstone Bank & Trust reserves the right to change the terms and conditions of this Consent and Authorization. Rollstone Bank & Trust will notify Me before the effective date of any change. This means Rollstone Bank & Trust will mail Me notice using the United States Postal Service at the address Rollstone Bank & Trust currently has on file. By accessing My eStatement(s) after I receive any notice of change will constitute My agreement to such change(s). Rollstone Bank & Trust reserves the right to discontinue the eStatement program at any time.

Security Procedures: I AGREE THAT USE OF A USER NAME AND PASSWORD TO ACCESS MY eSTATEMENT ACCOUNT STATEMENTS CONSTITUTES A REASONABLE SECURITY PROCEDURE. I further understand that if I disclose My user name and/or password to others they may have the ability to access My eStatement account statement(s), and I will be responsible for any transactions they may complete. I agree to notify Rollstone Bank & Trust immediately if I believe any of My accounts have been accessed or My user name and/or password has been used without My permission to access My accounts.

The terms and conditions in this Consent and Authorization only apply to the eStatement program. Provisions in other Rollstone Bank & Trust's agreements and disclosures, including but not limited to Rollstone Bank & Trust's account disclosures and in any and all loan agreements and disclosures, may be revised from time to time and remain effective for all other aspects of the accounts involved.

I am an authorized signer on this account. I understand Rollstone Bank & Trust will send me an e-mail on a monthly basis notifying me that my eStatement account statement(s) are ready to be viewed. In order for Rollstone Bank & Trust to notify me of my eStatement delivery, it is my responsibility to inform Rollstone Bank & Trust with any changes in my e-mail address as described in #4 above.

Minimum System Requirements: To receive and review disclosures electronically, and to view, download, and print eStatement account statements, I will need a PC or Macintosh computer with Internet access and browser software that supports 128-bit encryption. Rollstone Bank & Trust recommends that I use one of the latest commercially available browser versions offered by Microsoft or Mozilla or Safari or Google Chrome to optimize eStatement performance.

I will also need Adobe Reader software in order to read My Online Statements. A free copy of Adobe Reader may be obtained from the Adobe website at [www.adobe.com](http://www.adobe.com). To retain a printed copy of My Online Statements, I will also need a printer attached to My computer that is capable of printing from My Internet web browser.

By pressing the "I Accept" button below, I agree to the terms and conditions of this Consent and Authorization as described above.

**IMPORTANT: PLEASE PRINT AND RETAIN THIS CONSENT AND AUTHORIZATION**

I will be notified by email when new documents are available for viewing.