

DISCLAIMER

National Grand Bank

Welcomes you to e-Statements!

Thank you for your interest in electronic account statements from National Grand Bank. This service is available to you at no cost, and will allow you to view your current and past account statements for all of your accounts 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.

If you sign up the key points to consider include:

- Paper deposit and loan statement discontinued
- The electronic signature is legally binding
- You may withdraw at any time by email or written correspondence
- Loan statement return envelopes will be discontinued

Consent and Authorization for Electronic Transmission of Regular Account Statements

In this Consent and Authorization, the words "I," "Me," and "My" mean each person who electronically signs below. The words "Account Number" mean the account number that I entered to access this Consent and Authorization. The word "Account" means any and all accounts held at National Grand Bank under the Account Number, including but not limited to accounts held under a suffix number, such as checking, savings, retirement, money market, certificate of deposit and loan accounts.

I understand that pursuant to My account and/or loan agreements with National Grand Bank, I may be entitled to receive periodic account statements in connection with My Account, such as savings account statements and/or loan statements ("Account Statements"). By indicating my acceptance of these terms and conditions, I authorize National Grand Bank to discontinue sending Me such periodic Account Statements via postal mail service for My account and to instead deliver such periodic Account e-Statements to me electronically ("e-Statements"). I understand and agree that National Grand Bank will send Me an e-mail on an ongoing basis to My primary e-mail address, as indicated below, notifying Me that My e-Statement account statement(s) are ready to be viewed on the National Grand Bank 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. I am the authorized signer (primary accountholder) of the Accounts being accessed. My electronic signature, executed in conjunction with this Consent and Authorization, and any electronic transaction on this Account shall be legally binding on all owners on the account including myself and any such transaction performed pursuant to this Consent and Authorization transaction shall be considered authorized by Me.

2. If the Account Number used to access this Consent and Authorization is a joint account, I acknowledge that I am the primary accountholder of the joint account and that My consent and authorization has been authorized by each of the joint accountholders. All joint accountholders and owners on the account are legally bound by the terms and conditions of this Consent and Authorization. Transactions performed on any Account by electronic means, which contain an electronic signature where my I.D. and Password are utilized, shall be considered authorized by me.

3. My ongoing consent to receive subsequent Account Statements electronically is voluntary and may be withdrawn at any time. I may withdraw consent at any time in writing or by sending National Grand Bank an e-mail at info@ngbank.com and subject to National Grand Bank's confirmation of My request, such

withdrawal shall become effective no later than fifteen (15) days after receipt by National Grand Bank. Upon termination, I understand and agree that I will no longer have access to My Account Statements online and that I will receive all Account Statements in paper form via postal mail service, subject to fees, as set forth in National Grand Bank's Schedule of Fees and Charges.

4. My computer system meets the minimum system requirements set forth below. In addition, I have and will maintain a printer capable of printing any e-Statements, account statements that are e-mailed to Me and/or made available on National Grand Bank's website. In the alternative, I have and will maintain the ability to electronically save and visually display on My computer screen any e-Statements, account statements that are e-mailed to Me and/or made available on National Grand Bank's website. I understand that National Grand Bank recommends that I print a copy of any e-Statement and this Consent and Authorization for My records.

5. I agree to maintain a valid, active e-mail address. I must promptly notify National Grand Bank of any change in My e-mail or postal address in writing or at any of National Grand Bank's branch locations. National Grand Bank is not liable for any third party-incurred fees, other legal liability, or any other issues or liabilities arising from e-Statements or notifications sent to an invalid or inactive e-mail address or postal address that I have provided.

6. I understand and agree that by signing up for e-Statements, 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 envelopes at any time to mail in My loan payments by contacting National Grand Bank in writing, or by sending National Grand Bank an e-mail at info@ngbank.com. I understand and agree that although I will no longer receive My loan statements by mail, I will be responsible for making all timely regular loan payments, either through electronically accessing National Grand Bank's electronic home banking product and/or by mailing the payments to: National Grand Bank, P O Box 4, Marblehead, MA 01945-0004 I further understand and agree that I will be responsible for making all loan payments pursuant to the terms and conditions of the loan agreements and disclosures which may be revised from time to time and remain effective for all other aspects of the Account involved.

7. I may also request a paper copy of any periodic regular Account Statement. A fee may be charged for any such paper copies, subject to the fee as set forth as part of National Grand Bank Fees and Charges.

8. I understand and agree that National Grand Bank reserves the right to change the terms and conditions of this Consent and Authorization. National Grand Bank will notify Me before the effective date of any change. This means National Grand Bank will mail Me notice using the United States Post Office at the address National Grand Bank currently has on file. By accessing My e-Statements after I receive any notice of change will constitute My agreement to such change(s). National Grand Bank reserves the right to discontinue the e-Statements program at any time.

Security Procedures: I understand that I cannot sign up for the e-Statements program and cannot access My regular account statements without first signing up for and obtaining Remote Access Credentials (I.D. and a password). e-Statements will be accessed only through your internet banking sign-on. I AGREE THAT USE OF REMOTE ACCESS CREDENTIALS TO SIGN UP FOR THE e-STATEMENTS PROGRAM AND TO ACCESS MY ACCOUNT STATEMENTS CONSTITUTES A REASONABLE SECURITY PROCEDURE. I further understand that if I disclose My Remote Access Credentials to other people, they may also have the ability to access My regular account statements, and I will be responsible for any transactions they may complete. I agree to notify National Grand Bank immediately if I believe any of My accounts have been accessed by unauthorized parties or Access Credentials have been used without My permission to access My accounts.

The terms and conditions in this Consent and Authorization only apply to the e-Statements program. Provisions in other National Grand Bank agreements and disclosures, including but not limited to National Grand Bank's Account Disclosure 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 National Grand Bank will send me an e-mail on a monthly basis notifying me that my statement(s) are ready to be viewed. In order for National Grand Bank to notify me of my e-Statement delivery, it is my responsibility to inform National Grand Bank with any changes in my e-mail address on this site, in writing or at any of their branch locations. I understand I may cancel this authorization at any time upon written request at which time the National Grand Bank will resume mailing all of my future periodic statements and I will no longer have access to my statements online.

Minimum System Requirements: To receive and review disclosures electronically, and to view, download, and print e-Statements, you will need an electronic device (computer, smart phone, tablet, etc.) and a network connection capable of accessing and interacting with the National Grand Bank's website and online banking website. These system requirements change over time, but information can be obtained by contacting the National Grand Bank at 1-781-631-6000.

IMPORTANT: PLEASE PRINT AND RETAIN THIS CONSENT AND AUTHORIZATION

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