



E-SIGN Act Disclosure and Consent

The E-SIGN Act and Consent (“Disclosure”) applies to all Communications for those products and services offered through Chelsea Groton Bank (“Bank”) that is not otherwise governed by the terms and conditions of an electronic disclosure and consent.

The words “we”, “us” and “our” refer to Chelsea Groton Bank with whom you have your Account. As used in this Disclosure, “Account” means the account you have with us. “Communication” means any customer agreements or amendments thereto, disclosures, notices, responses to claims, transaction history, privacy policies and all other information related to the product or service, including but not limited to information that we are required by law to provide to you in writing.

1. Agreement to Conduct Transactions by Electronic Means

You agree to conduct the transactions offered by electronic means and acknowledge that all documents, disclosures, forms and other information related to such transactions will be provided to you through a web-based electronic interface or email. You further agree that all transactions completed through this online process will result in valid and legally binding agreements.

2. Agreement to Use Electronic Signatures

You specifically agree that any electronic signatures that you provide through this online process are valid and enforceable as your legal signature. You acknowledge that these electronic signatures will legally bind you to the terms and conditions contained in the related documents just as if you had physically signed the same documents with a pen.

3. Scope of Communications to Be Provided in Electronic Form

When you use a product or service to which this Disclosure applies, you agree that we may provide you with any Communications in electronic format and that we may discontinue sending paper Communications 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 product or service available through the Chelsea Groton Bank website for your Account.

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

4. 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 website that we will designate in an email notice we send to you at the time the information is available, or (3) to the extent permissible by law, by access to a website that we will generally designate in advance of such purpose.

5. How to Withdraw Consent

You may withdraw your consent to receive Communications in electronic form by contacting us at 860-448-4200. At our option, we may treat your provision of an invalid email address, or the subsequent malfunction of a previously used 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 the system(s) and Account will 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.

6. 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 this Disclosure and your Accounts and to maintain and update promptly any changes in this information. You can update information (such as your email address) through the Chelsea Groton Bank website.

7. Hardware and Software Requirements

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

- An Internet Browser that supports current encryption standards and protocols
- 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 or mobile device with operating system and telecommunications connection to the Internet capable of receiving, accessing, displaying and either printing or storing communications, disclosures or statements received from us in electronic form via a plain text-formatted email, PDF document or by access to our website using a supported browser or when available our mobile application.

- Supported browsers include Microsoft Edge, Mozilla Firefox, Apple Safari and Google Chrome. Typically, at minimum, the most recent three (3) versions will be supported by our systems.

8. Requesting Paper Copies

We will not send you a paper copy of any Communications, unless you requested 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 will 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 contact us by logging into the Chelsea Groton Bank website. We may charge you a reasonable service charge 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.

9. 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.

10. 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.

11. 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.

12. Consent

By selecting “I Agree” or similar affirmative acceptance you hereby give your consent to provide electronic Communications to you as described herein. You further agree that your computer satisfies the hardware and software requirements specified above and that you have provided us with a current email address at which we may send electronic Communications to you.