



COLONIAL FEDERAL SAVINGS BANK

"Your neighborhood bank!"

15 Beach Street, Quincy MA 02170 - Phone: 617-471-0750

Colonial Federal Savings Bank's E-Sign Consent Agreement allows us to provide you with electronic versions of Required Information, such as important notices, documents, and other forms associated with online account opening. It is required by law that we provide certain documents to you in writing, but with your consent, the E-Sign Act will allow us to provide these forms to you electronically.

Please take the time to read this notice as it contains important information that you are entitled to receive prior to your consent to receive electronic documents. This consent will also permit the use of an electronic signature in connection with the required documents. This agreement does not prevent you from requesting a paper document, however depending on the requested item, there may be a charge associated to the document.

After you have read this agreement, click the "Accept" button, this will represent your consent to receive Required Information from us electronically, and you agree to the general use of electronic records and electronic signatures in connection with your relationship with us.

Statement of Electronic Disclosures:

You may request to receive Required Information on paper, but if you do not consent to the electronic delivery of Required Information, we cannot proceed with the acceptance and processing of any new account relationships opened online with our Bank.

When you consent to electronic disclosures, the consent applies to all Required Information we give you or receive from you in connection with our banking relationship with you.

Electronic Device Requirements:

By consenting to this agreement, you are confirming that your electronic devices (computer, smartphone, tablet, etc.) meet requirements to view and maintain your electronic documents.

To access electronic documents on a smartphone or tablet device, you will need:

- ✓ A data plan provided by your wireless carrier or wireless internet connection.
- ✓ Current Operating System (OS) and current version of the mobile web browser supported by your device(s), to allow secure encrypted access.
- ✓ If you wish to view items on your smartphone or tablet you will need software that will read in pdf. format (such as mobile version of Adobe Acrobat Reader).

To access electronic documents on a desktop or laptop computer, you will need:

- ✓ An internet connection.
- ✓ Current (patched) OS and web browser (Google Chrome, Edge, Safari, etc.).
- ✓ Software to accurately read and display .pdf files, such Adobe Acrobat Reader.

Current as of September 16, 2021

- ✓ A printer (to allow for you to maintain printed copies) or a working hard drive or other storage device (to store electronic copies).

If hardware or software requirements change, we will notify you of these changes and the new requirements.

Please note, you will only need to consent to receiving Required Information electronically on one device, the agreement will carry to all other devices that you use.

Maintaining a Valid Email Address:

It is your responsibility to provide a valid email address so we can send required information regarding your account. If you change your email address, it will be your responsibility to update the Bank of your change. You can update your email address through your online banking login, by visiting one of our locations, or by mailing the request to the following address: Colonial Federal Savings Bank, 15 Beach Street, Quincy, MA 02170.

Sending or Requesting Paper Documents:

We may from time to time send Required Information and other documents to you through the US Postal Service. We may also request communications from you be sent through the US Postal Service.

You may also request Required Information be mailed to you as well as receiving it electronically. To request copies, call 617-471-0750, email service@colonialfed.com or mail request to: Colonial Federal Savings Bank, 15 Beach Street, Quincy, MA 02170.

Withdrawal of Consent:

You may withdraw your consent to receive Electronic Required Documents at any time after your enrollment. To terminate this agreement, you must provide notice in writing to Colonial Federal Savings Bank, 15 Beach Street, Quincy, MA 02170 or send a message through the Online Banking Service. Your withdrawal shall become effective as soon as the Bank has had a reasonable opportunity to act on your request. Upon termination, you understand and agree that you will no longer have access to any Electronic Required Documents and that you will receive all future documents in paper form via US Postal Service.

Consent and Agreement:

You will be asked to acknowledge your acceptance of these terms by clicking the "Accept" button prior to continuing your application. By clicking the "Accept" button you are confirming you have the necessary system requirements to receive, view and retain electronic data on your devices and the email you have provided us is valid and active.