



## **Agreement and Consent for eDocument Service**

Colonial Federal Savings Bank's eDocument Service provides easy and convenient access to your account statements within your existing Online Banking Service.

After reading this agreement, click the "**Accept**" button below to agree to the terms and conditions and give your consent to receive your account statements, related disclosures required by law and notices regarding changes to your account via the eDocument Service.

By clicking the "**Accept**" button, which represents your electronic signature, you certify that: you are an authorized signer of the account(s); you understand you are legally bound; and any transaction performed pursuant to this Agreement shall be considered authorized by you. If the account is a joint account, the electronic authorization by any joint account holder applies to all account holders and shall be considered authorized by all joint owners.

By clicking the "**Accept**" button below, you agree to receive your account statements through your Online Banking Service, as well as any other statement accounts whose activity is combined with these accounts. You also agree to receive related disclosures, forms and notices electronically as they are added to the eDocument service. Paper copies of electronically delivered documents will no longer be sent to you by postal mail.

## **Document Availability Email Notification**

Colonial Federal Savings Bank ("the Bank") will send notice to the email address provided by you when your eDocument is available for viewing within your Online Banking Service. It is your responsibility to ensure that the Online Banking Service contains your current and valid email address. You must notify the Bank of any changes to your email address. The Bank shall not be liable for any third party fees, legal liability or any other issues or liabilities arising from notices sent to an invalid or inactive email address that you have provided.

## **Account Statement Review and Retention**

You will be sent an email notifying you that your eDocument is available for viewing.

It is your responsibility to promptly examine each account statement and to notify the Bank of any unauthorized payments within 60 days of the date on which the Bank sends the email notifying you that your statement is available for viewing. Statements will be available electronically for a period of at least 16 months. Thereafter, the oldest statements may be deleted as more recent statements become available through the service.

You may request a paper copy of any account statement and understand that a fee may be charged for any such paper copies in accordance with Colonial Federal Savings Bank's *Products, Services and Prices* disclosure. To request a copy, please call us at 617-471-0750 or visit a branch location.

## **Your Right to Terminate**

You may withdraw your consent to receive eDocuments, disclosures and notices 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 current or prior eDocuments and that you will receive all future documents in paper form via postal mail.

### **Bank's Right to Terminate**

You acknowledge and understand that the eDocument Service may be cancelled at any time and for any reason at the sole discretion of the Bank. If the eDocument Service is terminated, the Bank will provide you with paper copies of all statements upon request. Future documents will be delivered via postal mail.

### **Change in Terms and Conditions**

The Bank reserves the right to change the terms and conditions of this Agreement and will provide at least 30 days' notice prior to the effective date if the change will result in increased fees or liability. Accessing your Colonial Federal Savings Bank eDocument Service after you receive any notice of change will constitute your agreement to such change.

### **Computer Requirements**

Electronic documents are produced in PDF format. In addition to the System Requirements for the Online Banking Service you will need to have Adobe Acrobat Reader, which is available free of charge at their website ([www.adobe.com](http://www.adobe.com)). You should have the ability to electronically view, print and save your eDocuments.

### **BUSINESS ACCOUNT CUSTOMERS**

If the account(s) designated in this Agreement is/are business account(s), the Account Holder agrees that the account(s) will be used solely for business purposes and shall not be used for personal, family or household purposes. The Account Holder acknowledges and agrees that the provisions of the Electronic Fund Transfers Act, Regulation E and other consumer protection laws and regulations do not apply.

### **Questions**

If you would like to learn more about the service prior to accepting this Agreement, please review the *Frequently Asked Questions* document on the Online banking page at [www.colonialfed.com](http://www.colonialfed.com).

Colonial Federal Savings Bank