



ESIGN CONSENT TO ELECTRONIC COMMUNICATIONS AND SIGNATURES

Under the federal Electronic Signatures in Global and National Commerce Act (ESIGN) and the Massachusetts Uniform Electronic Transactions Act (UETA), we need to obtain your consent in order for us to provide information and disclosures to you electronically instead on paper and for us to use electronic records and signatures in opening accounts and managing your relationship with us. That is the purpose of this ESIGN Consent to Electronic Communications and Signatures. You can record your consent by clicking on the box below to acknowledge that you have reviewed this ESIGN Consent.

1. Definitions

- a) "We," "us," "our" and "Wellesley Bank" mean Wellesley Bank, and all of its current and future affiliates.
- b) "You" and "your" means the person giving this consent, and also each additional account owner, authorized signer and authorized representative identified on any Product or Electronic Service that you apply for, use or access.
- c) "Communications" means each disclosure, notice, agreement, fee schedule, statement, record, document, and other information we provide to you, or that you sign or submit or agree to at our request.
- d) "Electronic Service" means each and every product and service we offer that you apply for, use, administer or access using the Internet, a website, email, messaging services (including text messaging) and/or software applications (including applications for mobile or hand-held devices), either now or in the future.
- e) "Product" means each and every account, product or service we offer that you apply for, own, use, administer or access, either now or in the future, including Electronic Services.

2. Consent to Electronic Records and Signatures

You agree that the Communications we provide to you, or that you sign or agree to at our request, may be in electronic form ("Electronic Records"), and that we may use electronic signatures and obtain them from you as part of any of our transactions with you. We may, in our sole discretion, provide you with any Communication in writing, even if you have agreed to receive it electronically. Your consent covers all Communications relating to any Wellesley Bank Product or Electronic Service and remains in effect until you give us notice that you are withdrawing it.

Your consent to receive Electronic Records includes but is not necessarily limited to:

- a) This ESIGN Consent and any amendments;
- b) Our Online Banking Service Agreement, other service or user agreements for online access to our Electronic Services, and all amendments to any of these agreements;
- c) All of the Communications related to any Wellesley Bank Product, except for those excluded by the terms of this ESIGN Consent Disclosure;
- d) All of the periodic account statements we provide to you concerning your Wellesley Bank checking accounts (if you elect to receive statements electronically);
- e) Brokerage disclosures, agreements, statements, trade confirmations, tax reporting statements (if you elect electronic delivery), Service Notices and Performance Reports regarding accounts, products and services offered by or through Wellesley Investment Partners;
- f) Any notice or disclosure regarding fees or assessments of any kind, including late fees, overdraft fees, overlimit fees, and returned item fees;
- g) Notices of amendments to any of your agreements with us; and

- h) Other disclosures and notices that we are legally required to provide to you, or choose to provide to you in our discretion.

There are certain Communications that by law we are not permitted to deliver to you electronically, even with your consent, in which case we will continue to deliver those Communications to you in writing. Sometimes the law, or our agreement with you, requires you to give us a written notice. You must still provide these notices to us on paper, unless we specifically tell you in another Communication how you may deliver that notice to us electronically.

You agree that we may satisfy our obligation to provide you with an annual copy of our Privacy Policy by keeping it available for review on www.wellesleybank.com, or, with prior notice to you, on another website where we offer Electronic Services.

3. Option to Receive Paper Copies

If you want a paper copy of an Electronic Record, you may contact us at 781-235-2550 or email clientservices@wellesleybank.com and request a paper version. You may have to pay a fee for the paper copy unless charging a fee is prohibited by applicable law. Please refer to our Schedule of Fees and Services for any fee that may apply for paper copies.

4. Withdrawing Your Consent

You have the right to withdraw your consent at any time, effective after we have had a reasonable opportunity to act upon your withdrawal. Please be aware, however, that withdrawal of consent may result in the termination of (a) your access to our Electronic Services, including but not necessarily limited to online banking, and (b) your ability to use certain Wellesley Bank Products. To withdraw your consent, you must contact us at 781-235-2550 or email clientservices@wellesleybank.com.

5. You Must Keep Your Email or Electronic Address Current with Us

You must promptly notify us of any change in your email or other electronic address. You may change the email address on record for you by calling us at 781-235-2550 or email clientservices@wellesleybank.com.

6. Hardware and Software You Will Need

To receive Electronic Records, you must have access to:

- A personal computer or other access device capable of accessing the Internet (your access to this disclosure confirms that your access device meets this requirement),
- An Internet browser we support (We recommend Internet Explorer 8.0 or higher but can support any browser with 128-bit encryption capabilities).
- A software program that accurately reads and displays PDF files (such as Adobe Acrobat Reader 5.0 or higher). To download a free copy of Adobe Acrobat Reader, please go to <http://www.adobe.com>.

You will also need a printer if you wish to print out and retain records on paper, and electronic storage if you wish to retain records in electronic form. You must also have an active email address.

If our hardware or software requirements change, and that change would create a material risk that you would not be able to access or retain your Electronic Records, we will give you notice of the revised hardware or software requirements.

By providing your consent, you are also confirming that you have the hardware and software described above, that you are able to receive and review electronic records, and that you have an active email account. You are also confirming that you are authorized to, and do, consent on behalf of all the other account owners, authorized signers and authorized representatives identified with your Products and Services.