



eDocuments User Agreement

Welcome to the eDocument delivery service. We need your consent to begin sending your loan bills, account statements including images of cancelled checks, disclosures and important messages such as; changes in terms, account notices, the privacy disclosure and any other required disclosures to you electronically. Once you provide this consent, we will begin to send your documents electronically.

When you enroll in the eDocument delivery service we will no longer produce and mail a paper copy of the documents for only the accounts you enroll. You may be asked to consent to this Agreement each time you enroll a new account, select a new service, the Agreement is modified, or a new document type is made available to you.

Please review the terms and conditions of this Agreement prior to giving your consent. After you have read this Agreement, you must electronically agree to the terms and conditions and consent to receive your account statements, disclosures and important messages electronically via our eDocument delivery service by clicking on the **"Accept"** button below.

Definitions

"Agreement" shall refer to this User Agreement. "You", "your" and "user" refer to the accountholder or any other individual authorized to receive electronic delivery of periodic account statements, loan bills, tax documents, disclosures and important messages ("eDocuments") enrolled under this Agreement. "We", "us", "our", and "Bank" refers to Abington Bank. "Online Banking" refers to the Internet Banking and Bill Payment Service. "Account" or "accounts" refers to your accounts at the Bank.

Agreement

This eDocument User Agreement is a contract that establishes the terms covering the electronic delivery of your periodic account statements, loan bills, tax documents, disclosures and important messages such as; changes in terms, account notices, the annual privacy disclosure and any other required disclosures ("eDocuments") related to your enrolled account(s) through the eDocument delivery service.

You, as an authorized signer of the account(s) understand your electronic signature executed in conjunction with this Agreement shall be legally binding and any transaction performed pursuant to this Agreement shall be considered authorized by you. If the account that applies to this service is a joint account, the authorization of any joint owner applies to all joint owners.

The eDocument delivery service is provided as a service of Online Banking. Therefore, by using the eDocument delivery service, you acknowledge receipt and you understand and agree to all of the terms and conditions of this Agreement. The terms and conditions of the Product and Account Disclosure, Electronic Funds Transfer Agreement and Disclosures, Online and Mobile Services Agreement as well as your other agreements continue to apply notwithstanding anything to the contrary in this Agreement.

Consent to Electronic Delivery of Account Statements, Disclosures and Important Messages

You agree to receive your periodic account statements, loan statements, disclosures and important messages electronically, for all of your loans, checking, statement savings, money market and statement certificate of deposit accounts that are enrolled in the eDocument delivery service now or in the future, as well as any other statement accounts whose account activity is combined with these accounts. In

addition, when you enroll for our eDocument delivery service through Online Banking, you further agree that other documents and important messages such as; changes in terms, account notices, tax forms, privacy disclosures and any other required disclosures related to any or all of your enrolled accounts may also be sent to you electronically via the eDocument delivery service. Certain documents may still be sent via postal mail even though you have opted for electronic delivery.

Email Notification of Document Availability

We will send an email to your email address to notify you that your bank statement, loan statement, disclosures, important messages, and any other documents that the bank may send to you with your bank statement, is available for viewing within your Online Banking service.

You understand and agree that it is your responsibility to ensure that your Online Banking service contains your current email address. You agree that if you have changed your email address it is your responsibility to update our records by accessing the online Service Center and clicking "Change Email Address." You will then need to access the eDocument delivery service one time after the change to confirm the change has been made. **The Bank is not liable for any third party-incurred fees, other legal liability, or any other issues or liabilities arising from statement notifications sent to an invalid or inactive email address that you have provided.** If a notice advising you that your periodic statement is available electronically is returned to us undelivered, we will take reasonable steps to contact you to confirm your valid email address and notify you that your statements are ready to be viewed. If we are unable to reach you, the eDocument delivery service will be terminated and you will be sent paper statements by postal mail.

Account Statements Availability and Retention

Your account statements, loan bills, and other documents will become available through the eDocument delivery service each statement cycle after you have enrolled in the service. In the case of checking or money market accounts, the account statement may be available to you before all of the images of your cancelled checks have been processed for the statement cycle. However, the eDocument delivery service is updated multiple times each day and as soon as your check images are processed, they will be made available to you through the service.

Statements and other documents will be available for eighteen (18) months and thereafter the oldest statement will be deleted when the most recent statement becomes available through the service. If you wish to retain your statements for a longer period of time, we recommend you download them to your computer or print them during the eighteen (18) months that they are available through the service. You may request a paper copy by sending a written request to: Abington Bank, 6 Harrison Avenue, P.O. Box 68, Abington, MA 02351 or contacting us at 877-380-2265. If you request a paper copy of either your account statement or any check referenced in that statement from us, we will provide a legible copy within a reasonable period of time. Applicable fees may be assessed in accordance with our Fee Schedule which is available at our website at AbingtonBank.com.

Your Right to Terminate

You may withdraw your consent to receive eDocuments by sending a secured email through the Online Banking service by clicking on the "Service Center" tab and selecting Secure Messages in the Message Center or you may notify us by writing to Abington Bank, 6 Harrison Avenue, P.O. Box 68, Abington, MA 02351 or contacting us at 877-380-2265. Subject to confirmation of your request, such withdrawal shall become effective no later than 10 calendar days after receipt by the Bank.

Our Right to Terminate

You understand that we provide the eDocument delivery service at our sole discretion and can rescind your use of this service at any time and for any reason. However, if we do, we will produce and send a

paper copy of your account statement, loan statement, disclosures and other important messages to you by postal mail.

Computer Requirements

Electronic Documents are produced in PDF format. In addition to the System Requirements for Online Banking, you will need to have Adobe Acrobat Reader, which is available free of charge at www.adobe.com. You agree that in no event will the Bank be liable for any technical, hardware, or software failure of any kind, any interruption in the availability of service, any delay in the operation or transmission, any incomplete transmission, computer virus, loss of data, or other similar loss.

Change in Terms and Conditions

You understand and agree that we reserve the right to change the terms and conditions of this Agreement. We will notify you via email with at least 30 days notice before the effective date if the change will result in increased fees or increased liability. Accessing your Online Banking service after you receive any notice of change will constitute your agreement to such change(s).