



E-Sign and Electronic Disclosure Agreement

Consent and Acknowledgement

When you click on the agreement box next to your name on the main page to provide your electronic signature, you acknowledge receiving this Electronic Disclosure Agreement and agree to its terms and conditions.

Meaning of Some Words

In this Electronic Disclosure Agreement (“EDA”), (a) “we”, “us”, “our” and “ours” mean New Haven Bank 299 Whalley Ave New Haven, CT 06511; (b) “you” and “your” mean the owner(s) of the account(s) being opened with us; (c) “Service” means the Internet-based service by which you will open and fund a new deposit account with us; (d) “account” means the deposit account opened with us by using this Service; and (e) “disclosure” means initial, periodic, annual and other disclosures.

New Account Qualifications

In order to open an account with us, you must (a) be a United States citizen or Resident Alien living in Connecticut; (b) be at least 18 years of age; and (c) have a valid CT Driver’s License.

Identity Verification

You authorize us to verify your identity through ChexSystems, Inc. or by obtaining information about you from one or more customer reporting agency. We may also verify your identity from other sources as we deem reasonably necessary. We reserve the right to deny your application to open an account with us based upon any information obtained or any other information deemed relevant.

E-Signature and Electronic Disclosures Agreement

This E-Signature and EDA applies to all communications, documents, disclosures and electronic signatures related to the products, services and accounts offered or accessible through this application process for all applicants, co-applicants and other individuals listed on any application or form including beneficiaries and authorized users, if applicable.

Agreement to Receive Disclosures Electronically

You agree to receive all legal and regulatory disclosures and other communications associated with any of the applications or transactions available through this online

application process through electronic means including this web-based electronic interface and email.

Availability of Printed Copies

You should print a copy of this EDA and any disclosure or communication that is important to you and retain a copy for your records. If we are required by law or regulation to give you a disclosure or communication, upon request, we will provide a paper copy to you at no additional cost. If you would like a paper copy of a disclosure or communication, you will be required to contact our Customer Service at 203-285-6490 and place your request.

Agreement to Conduct Transactions by Electronic Means

You agree to conduct the transactions offered through this application process 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 application process will result in valid and legally binding agreements. You also agree that you have adequate access to a computer with sufficient Internet connectivity to conduct these transactions online.

Important Browser Information

For this online service we recommend that you use one of the browsers below. Some areas of our site may require the use of Macromedia Flash or Adobe Acrobat Reader. Other browsers and operating systems may work effectively; however, we do not test against them and therefore your experience may vary. We regularly monitor and test browsers to ensure the highest security standards.

We support the two most recent versions of the following browsers:

Windows

- Microsoft Internet Explorer
- Mozilla Firefox •
- Google Chrome
-

Macintosh

- Safari •
- Mozilla Firefox
-

Agreement to Use Electronic Signatures

You specifically agree that any electronic signatures that you provide through this account application 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.

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