

CONSENT TO CONDUCT TRANSACTIONS ELECTRONICALLY AND TO RECEIVE ELECTRONIC DISCLOSURES AND NOTICES

This disclosure documents your consent to conduct transactions electronically and to electronically receive disclosures and notices relative to your accounts with us and any accounts you are applying to open with us online. The disclosure also describes your rights relative to conducting transactions electronically and to electronically receiving disclosures and notices, as well as the consequences of withdrawing your consent. We recommend you print and retain a copy of this disclosure and all the disclosures and agreements related to this transaction.

Once you consent, you will be able to apply to open accounts online. If you do not consent, you will not be able to apply online. However, regardless of whether you consent, you will still be entitled to apply to open accounts through other methods that we permit, such as in person.

You understand, prior to consenting, that:

- (1) Your consent applies to all disclosures, notices, statements and other documents regarding your loan and deposit accounts, including your periodic account statements and billing notices. Your consent also applies to other notices and communications from us;
- (2) Unless you consent, you have the right to receive all required disclosures in paper or non-electronic form;
- (3) Even after consent, if you want to receive a paper copy of this disclosure in addition to the electronic disclosure you can obtain one free of charge by calling us or writing us at the number or address listed below;
- (4) 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 the Ledyard National Bank fee schedule. To request a copy, please call us at 1-888-746-4562, or visit a branch location;
- (5) You can withdraw your consent at any time by calling us or writing us at the number or address listed below; and
- (6) By consenting to conduct transactions and receive disclosures and notices electronically you agree to provide us with the information (such as a current email address) needed to communicate with you electronically and update us as to any changes in such information by calling or writing us at the number or address listed below.

We reserve the right to provide any disclosures or notices in writing, rather than electronically. Except as otherwise provided by law or in other agreements, you can give us all notices regarding your deposit accounts or your periodic statements, except for stop payment orders, by email using our then current email address, regardless of anything in this agreement to the contrary; however, we reserve the right to have any notices confirmed in writing upon our request.

Hardware and Software Requirements

In order to access, review, retain, and/or print Electronic Records you must have:

- An Internet browser and a computer, operating system, and telecommunications connection to the Internet capable of supporting such Internet browser. We recommend that you use the most current version of one of the following browsers: Microsoft Internet Explorer or Edge, Google Chrome, Safari, or Mozilla Firefox with JavaScript enabled. If you do not use a supported browser, your experience may not be optimal, you may not be using the latest standards for safe and secure transactions, or you may not be allowed to access the site.
- An email account.
- Software that enables you to view files in the Portable Document Format ("PDF"), in order to view Electronic Records that are in PDF. For a free copy of Adobe® PDF reader software, please visit www.adobe.com.
- Sufficient electronic storage capacity on your computer's hard drive or other data storage unit, in order to download and save Electronic Records.
- A printer that is capable of printing from your browser, your email or other applicable software application, or your hard drive or other data storage unit, in order to print paper copies of Electronic Records.
- A mobile or hand-held computing device with a compatible operating system and telecommunications connection to the Internet, in order to access Electronic Records using applicable features of Online Services. We recommend that you use the most current version of one of the following operating systems: iOS, Android, or Windows Phone. If you do not use a supported operating system, your experience may not be optimal, you may not be using the latest standards for safe and secure transactions, or you may not be able to access the applicable features. You also will need access to the Internet using the default browsers included in your device.

If you have questions about the hardware or software requirements for accessing or retaining Electronic Records, please call us at 888-746-4562.

By accepting this Consent you confirm you have regular access to all applicable hardware and software described in this Consent and are able to access, review, retain, and/or print disclosures, statements, notices, and other electronic records.

Contact Information

1-888-746-4562

Ledyard National Bank

Electronic Banking Dept

66 Benning St, West Lebanon, NH 03784

contactus@ledyardbank.com

Consent

By clicking "I Agree" you consent to receive disclosures and notices electronically and to the terms and conditions as described above.