

Online Account E-SIGN Act Consent and Disclosure

Please review this document carefully and print a copy for your reference; you can access an online copy at any time by navigating to <https://secure-simsburybank.com/SignOn/Logon> and clicking enroll online; enroll a person.

This Online Account E-SIGN Act Consent and Disclosure provides important information required by the Electronic Signatures in Global and National Commerce Act (E-SIGN Act) and applies to your consent to and the electronic delivery of all communications and required agreements and disclosures relating to your online application for a new account and related products and services with The Simsbury Bank.

By proceeding with the Online Account Opening application, you affirmatively consent to conduct business electronically with The Simsbury Bank in connection with the opening of your new account(s) and your request for related products and services, and to receive this Online Account E-SIGN Act Consent and Disclosure and the following agreements and disclosures electronically:

- Account Agreements and Disclosures
 - Truth in Savings
 - Electronic Funds Transfer
- Privacy Notice
- Schedule of Fees

This Online Account E-SIGN Act Consent and Disclosure and the agreements and disclosures listed above can be printed by you. They are also available in paper/hardcopy upon request. Such request(s) can be made by calling us at (860)408-5493 or by writing to The Simsbury Bank 981 Hopmeadow St Simsbury, CT 06070

Applicability of Consent

By consenting to this Online Account E-SIGN Act Consent and Disclosure, you are agreeing to receive documents and conduct business electronically. This includes, but is not limited to establishing the opening of your new account(s) online, and your request for products and services.

Equipment Requirements

You must have access to a computer with browser software and access to the internet (at your cost). You are responsible for the installation, maintenance and operation of your computer. The Simsbury Bank will not be responsible for any errors or failures involving any telephone service, Internet service, software installation or malfunctions of your computer and related equipment.

Your computer needs to support the following requirements:

Operating Systems:	Windows 2000 or later; Mac OS® X
Browsers:	An Internet web browser that is capable of supporting 128-bit SSL encrypted communications. For best results, we recommend the most current version of Microsoft Internet Explorer, Firefox, or Safari.
PDF Reader:	Current version of Acrobat® or similar software that allows you to receive PDF files.
Screen Resolution:	1024 x 768 minimum

By completing and submitting your Online Account Application, you confirm that you have access to the necessary equipment requirements.

E-mail Address

A valid and current email address is required for us to send you communication regarding your account(s) and related products and services you have requested. You must promptly notify us of any change in your email address and other contact information by submitting the change through our online banking service, or by submitting the change in writing via mail to The Simsbury Bank 981 Hopmeadow St Simsbury, CT 06070. You may also submit the written request in person at one of your branch locations or by contacting us via secure email within the Bank's online banking.

Withdrawing Consent

You may withdraw your consent to receive documents and conduct business electronically at any time. To do so, you may contact The Simsbury Bank Online Administrator through the "Contact Us" option at our Website, www.simsburybank.com or "Mail Box" option on our Internet Banking Site. You can also submit your request in writing to The Simsbury Bank 981 Hopmeadow St Simsbury, CT 06070.

Please note that if you withdraw your consent, you may not be able to open additional accounts or request additional products and services online.

Consent

By selecting "I have read and agree to The Simsbury Bank's Online Account Opening Disclosure and Consent form," you consent to receive all communications regarding products and services that are offered through our Online Account Opening Service. You further agree that your computer satisfies the hardware and software requirements specified above and that you have provided us with a current email address at which we may send electronic communications to you.

Consent for Electronic Disclosures of Periodic Statements

In this consent form, “we”, “us”, “our” and “SBT” mean The Simsbury Bank. The words “you” and “your” mean the person(s) or entity accessing “e-statements”, an electronic version of the periodic statements you normally receive. The e-statements are located on our website through online banking.

Your Consent

For you to stop receiving periodic paper statements and to receive e-statements, you must consent to receive your periodic statements in electronic format on our website through online banking (i.e. e-statements). If you do not consent to receiving the electronic version of these periodic statements on our website through online banking, you will not be able to proceed with e-statement enrollment. With your consent, you are agreeing to receive e-statements in lieu of your periodic paper statements for any checking, savings, money market, or loan account with us.

With this consent form, you are also consenting to receive in electronic format any communications normally provided in the periodic statements. These communications can be accessed at our website through online banking, located in the e-statement section, and include contract change in terms. Customer Information Privacy Notice, and other notices that may be required by law.

For joint account holders, any consent or withdrawal of consent to receive e-statements by any account holder will be effective for all account holders

Periodic Statements

You may enroll to receive an e-statement in lieu of periodic paper statements if your account is a checking, savings, or money market account with us and you consent to receive e-statements for that account.

How to get your e-statements

You will be notified by email that your e-statement is available to view. It is your responsibility to review each statement provided through online banking.

Paper copies of e-statements

If you consent to the delivery of e-statements, we will no longer provide you with periodic paper statements. You may obtain paper copies of e-statements by printing them yourself from our website, by sending a secure email, or by contacting us at (860)408-5493. We may charge you a reasonable fee for delivery of paper copies of any communication provided to you electronically, pursuant to this authorization. We reserve the right, but assume no obligation, to provide a paper (instead of electronic) copy of any communication you have authorized us to provide electronically.

Communication in writing

All communications in electronic or paper format from us to you will be considered to be in writing. You should print or download for your records a copy of your e-statements, this disclosure, your initial authorization to receive e-statements, any changes to that authorization, and any other communication important to you.

Federal law

You acknowledge and agree that your consent to electronic communications is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act, and that you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you electronically.

Termination/changes

We reserve the right at our sole discretion to discontinue the provisions of your electronic communications or to terminate or change the terms and conditions on which we provide electronic communications, including any applicable discount for receiving e-statements. We will provide you with notice of any such termination or change as required by law.

Withdrawal of consent

You may withdraw your consent at any time by making the selection in online banking. If you terminate your online banking service, you have effectively withdrawn your consent to receive e-statements. At our option, we may treat your provisions of an invalid email address or the malfunction of a previously valid email address as withdrawal of your consent to receive e-statements. If you withdraw your consent, we will begin sending paper periodic statements. Any withdrawal of your consent to receive electronic communication will be effective after we have a reasonable period of time to process your withdrawal.

Information needed to contact you

It is your responsibility to provide us with your current email address, contact information, and other information related to this disclosure and to your account(s), and to maintain and update promptly any changes to this information. You can update information (such as your email address) in online banking or by visiting your nearest branch location.

Starting electronic statements again after withdrawal of consent

If you want to receive e-statements again after you have withdrawn your consent for e-statements on all accounts, you must complete the consent process again and reconfirm your ability to access e-statements.

Hardware and software requirements

You must have access to a computer with browser software and access to the internet (at your cost). You are responsible for the installation, maintenance and operation of your computer. The Simsbury Bank will not be responsible for any errors or failures involving any telephone service, Internet service, software installation or malfunctions of your computer and related equipment.

Your computer needs to support the following requirements:

Operating Systems:	Windows 2000 or later; Mac OS® X
Browsers:	An Internet web browser that is capable of supporting 128-bit SSL encrypted communications. For best results, we recommend the most current version of Microsoft Internet Explorer, Firefox, or Safari.
PDF Reader:	Current version of Acrobat® or similar software that allows you to receive PDF files.
Screen Resolution:	1024 x 768 minimum

Consent

By pressing the "Continue" button below, I agree to the terms and conditions of this Consent and Authorization as described above. By checking the box below, in lieu of your written signature, to sign up for E-Statement delivery you agree that for all of your checking, statement savings, money market accounts and loans (when

they become available) that are enrolled in SBT Online now or in the future, as well as any other statement accounts whose account activity is combined with these accounts, you will thereafter receive your periodic account statements electronically. Your electronic statements will contain the same content as the paper version that you have been receiving, which includes: account balances, transaction activity, electronic funds transfer information, year to date interest and error notification procedures. The choice (electronic statement or paper) that is recorded on our system on the day the statement is generated will be the only statement method used to deliver that months statement(s).

In addition, when you sign up for E-Statement delivery through SBT Online you further agree that other documents, disclosures, and communications related to any or all of your deposit or loan accounts with The Simsbury Bank may also be sent to you electronically via the E-Statement delivery service.