

Electronic Disclosure and Consent Form

Yes, I would like to receive my statements for my checking and / or saving accounts electronically!

This Electronic Disclosure and Consent form contains information about how we will deliver your account statement, disclosures and applicable account notices electronically as required by applicable law.

Consent to Electronic Delivery. By signing below, you consent to receive and acknowledge that you can access, receive and retain all notices, statements and disclosures electronically whether sent by e-mail or other electronic means and acknowledge that you will no longer receive paper copies. You are not required to do business electronically.

Electronic Statement Information. By signing below, you acknowledge that you will not receive imaged copies of your checks with your electronic statement. The Online Banking program will continue to offer you the ability to view the front and back of checks and deposit tickets by simply clicking on the underlined check number or the word deposit and the image will appear. A fee of \$.20 per viewed image will be assessed and appear on your monthly bank statement.

If you currently receive a combined statement for your accounts you acknowledge and agree to receive notices, statements and disclosures electronically for all of the other accounts appearing on the combined statement. You will receive a single email notice for the entire statement.

You may request a paper copy of any statement by contacting your local Northeast Security Bank office. A fee of \$5.00 per statement will be charged.

Verification of Electronic Access. We will verify your ability to receive notices, statements and disclosures electronically by sending you a message to the email address you provided. If you do not affirmatively reply to our message in the time indicated therein, you acknowledge that your request to receive electronic notices, statements and disclosures will not be processed and you will continue to receive them via paper copy.

By accessing the website and following the links provided, you are affirming that your PC meets the hardware and software requirements necessary for receiving notices, statements, and disclosures electronically.

System requirements for obtaining and retaining electronic statements include the following: you must have access to Internet Banking, you must have Adobe Acrobat Reader 7.0 or higher (which is available for free download from www.adobe.com), and you must be able to receive an email notification of statement being available (you must have a valid email address) to be notified of the electronic statement being available. Electronic statements are accessible and retained through online banking for 6 months.

Northeast Security Bank requires your use of a fully SSL-compliant 128 bit encrypted browser such as Netscape Navigator or Microsoft Internet Explorer.

Northeast Security Bank agrees to provide a notice to you in the event of any changes regarding hardware or software requirements necessary to receive notices, statements, and disclosures electronically.

Receiving Electronic Notices, Statements, and Disclosures. We will send you an email notifying you that your statement or notice is ready for viewing. In order to access your statement, you will need to be enrolled in our Online Banking program. Upon successfully logging on to the online banking program, you will see a link for your statements. Each statement will remain available online for 90 days.

Withdrawal of Consent to Electronic Notices and Statements. If you agree to receive notices and statements electronically you can withdraw your consent at any time by contacting your local Northeast Security Bank office. Upon withdrawal of consent, you will begin receiving paper statements immediately. Withdrawal of your consent will not affect the legal validity and enforceability of any notice, statement or disclosure previously received electronically.

Notification of Changes. You agree to notify us promptly if your mailing address, e-mail address or other information changes by contacting your local Northeast Security Bank office.