

MUTUALONE BANK

eDocument User Agreement

Welcome to the MutualOne Bank eDocument Delivery Service. Our goal is to provide you with a free, convenient and environmentally friendly electronic version of your account statements and other documents, disclosures and communications.

We need your consent to begin sending your account statements and other documents, disclosures and communications to you electronically. Once you provide this consent and we begin to send your documents electronically, for the accounts selected we will no longer produce and mail a paper copy of your documents to you. Therefore, please review the Agreement below prior to giving your consent and then click "AGREE" at the bottom of the Agreement if you would like to begin receiving your account statements and other documents, disclosures and communications electronically via our eDocument Delivery Service.

Definitions.

For the purposes of this eDocument User Agreement, "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 or other documents, disclosures and communications ("eDocuments") under this Agreement. "We", "us", "our", and "Bank" refers to MutualOne Bank. "OnLine" refers to the MutualOne Bank Internet Banking and Bill Payment Service. "eDocument Delivery Service" or "the Service" refers to the MutualOne Bank eDocument Delivery Service. "Account" or "Accounts" refers to your deposit or loan accounts at MutualOne Bank.

Agreement.

The eDocument Delivery Service is provided as a service of online banking and therefore the iBanking Disclosures - eSign (Personal and/or Business), whichever is applicable to you, will be considered the controlling Agreement for the eDocument Delivery Service.

This eDocument User Agreement is a contract that establishes the terms covering the electronic delivery of your periodic account statements, or other documents, disclosures and communications ("eDocuments") related to your accounts at MutualOne Bank through the eDocument Delivery Service. By using the eDocument Delivery Service, you agree to all of the terms and conditions of this Agreement and reaffirm your agreement with all of the terms and conditions of the OnLine Access Agreement (Personal and/or Business), whichever is applicable to you. You acknowledge your receipt of this Agreement and your prior receipt and agreement with the applicable OnLine Access Agreement and your understanding of the terms and conditions of both Agreements. Please read this Agreement carefully and review your OnLine Access Agreement which is available through a link at the bottom of your "Accounts" page in OnLine. MutualOne Bank has the right to make changes to the agreement at any time.

The terms and conditions of the MutualOne Bank Deposit Account Agreement, Electronic Funds Transfer Agreement and Disclosures, OnLine Access Agreement (Personal and/or Business) as well as your other agreements with MutualOne Bank such as loan agreements continue to apply notwithstanding anything to the contrary in this Agreement.

Consent to Electronic Delivery of Account Statements, Documents, Disclosures and Other Communications (eDocuments).

When you sign up for our eDocument Delivery Service through OnLine, you agree that for any of the checking, statement savings, money market and statement certificate of deposit accounts that are enrolled in 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 (paper or eDocuments) that is recorded on our system per account on the day the statement is generated will be the only statement method used to deliver that month's statement(s).

In addition, when you sign up for our eDocument Delivery Service through OnLine, you further agree that other documents, disclosures and communications related to any or all of your deposit or loan accounts with MutualOne Bank may also be sent to you electronically via the eDocument Delivery Service.

Email Notification of Document Availability.

We will send an email to the email address that you have on file in the "Contact Info" feature in OnLine to advise you when your eDocument is available for viewing. In addition, we will include a link in this email to the MutualOne Bank website where you can sign-on to OnLine and access your eDocument via the "eDocuments" button located on the main "Accounts" page.

It is your responsibility to ensure that the "Contact Info" feature within OnLine contains your current email address. Once you have updated your email address in the "Contact Info" feature, it is also your responsibility to update this email address in the eDocument Delivery Service by simply accessing the eDocument Delivery Service one time after you have made this change. However, if you do not wish to receive email notification regarding document availability on some or all of your deposit or loan accounts, you may terminate the email notification by clicking on the "Personal Details" box on the right side of the "eDocument" page within the eDocument Delivery Service and then clicking off the "Receive Notifications" box and click "Apply".

Account Statements.

Your account statements will become available through the eDocument Delivery Service shortly after the end of your statement cycle period. In the case of checking or money market accounts, the account statement may be available to you even before all of the images of your cleared checks have been processed for the statement cycle period. The eDocument Delivery Service is updated daily, and check images processed during the statement cycle will be provided with your statements, they will be made available to you through the Service.

Your account statements will become available through the eDocument Delivery Service incrementally each month after you enroll in the Service. Statements will continue to accrue from the date of your enrollment to the eDocument Service. 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 service charges may be assessed in accordance with the MutualOne Bank Schedule of Fees.

To access this Agreement once accepted please follow the link on the eDocuments page in your online banking or contact Client Services at 508-820-4000.

Your Right to Terminate.

You may withdraw your consent to receive eDocuments by sending a secure message within the online banking portal or calling Customer Service at (508) 820-4000 during regular business hours.

Our Right to Terminate.

You agree that we provide the eDocument Delivery Service at our sole discretion, and we can rescind your use of this service at any time and for any reason. However, if we do, we will instead produce and mail a paper copy of your account statement, document, disclosure or other communication to you.

You will be notified by email when new documents are available for viewing in the eDocument Delivery Service. Please verify that the email address below is the correct email address for receiving communications from both OnLine and the eDocument Delivery Service. If there is no email address below or the email address needs to be updated, please click on the "DECLINE" button and access the "Contact Info" feature in OnLine to insert or update your email address. Once your email address has been inserted or updated, click on the "eDocuments" button in OnLine and if the correct email address is then reflected below, click on the "ACCEPT" button to enroll in the eDocument Delivery Service.

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