

Agreement to Accept and Use Electronic Disclosures and Electronic Signatures

You must read and agree to the following:

This *Agreement to Accept and Use Electronic Disclosures and Electronic Signatures* applies to your access and use of Investors eAccess accounts. This agreement allows us to utilize your electronic signature and/or provide you with electronic versions of important documents, including but not limited to: disclosures, statements, transaction information, account terms and conditions, and any/all other related online account opening documents and other notifications.

You are indicating your acknowledgement and agreement to the following:

1. This account provides documents in electronic form only. I consent to electronically receive documents in place of written paper documents. I understand I have the right to withdraw my consent to have these documents provided in electronic format by contacting Investors Client Care Center at 1-855-422-6548. I acknowledge that if this consent is withdrawn, I will be required to close my eAccess Account.
2. I understand that I must enroll in Online Banking and the e-Statement service to receive monthly account statements. I further acknowledge that if I do not enroll in such services as provided below, I will not receive any monthly periodic statements for this account.
3. I agree that I will only use a device and printer which meet all the minimum compatible system requirements to access, view, save, and/or print these documents.
4. I have an account with an internet service provider and I am able to send e-mail and receive email with hyperlinks to websites.
5. I will keep my email address up to date within Online Banking so that I am able to receive notifications of new e-Statements and/or disclosures.
6. I agree to the use of electronic records and electronic signatures.

To access disclosures and your e-Statements, you must have a compatible device with an internet connection, a compatible web browser installed on it, and be able to electronically view documents in a PDF file format. To save a copy of these documents, you must have an electronic storage device such as a hard drive, USB drive, or cloud service. To print a copy of these documents you must have a printer connected to your computer.

In order to access your e-Statement, you must first enroll in Investors Online Banking and e-Statement service, using the steps below:

1. Visit www.investorsbank.com
2. Enroll in "Personal/Small Business" Online Banking.
3. Once enrolled and logged into Online Banking, click on the account, and then click on "Online Statements."
4. Follow the step-by-step enrollment instructions, presented on screen to get to your e-Statement.