

## Federal E-SIGN Act Disclosure and Consent

**Introduction** This federal E-SIGN Act Disclosure and Consent (“Agreement”) allows us to provide you with electronic versions of important notices and documents associated with opening an account at Rockland Trust. Certain laws and regulations require us to provide notices and disclosures to you in “writing” (traditionally defined as a paper notice); with your consent, the E-SIGN Act allows us to provide these document to you electronically.

Please read this disclosure and consent carefully and keep a copy for your records. By checking the box on the webpage you consent to the electronic delivery of the account opening disclosures related to your account. You also agree that we do not need to provide you with additional paper (non-electronic) copies of the account opening disclosures unless requested.

**Scope of this Agreement** This Agreement applies to all initial disclosures, notices, and terms and conditions related to opening an account at Rockland Trust. This consent will remain effective through the account application process or until expressly withdrawn by you. This consent does not apply to account documentation during the lifetime of the account (e.g., electronic account statements) nor does it apply to future account applications. Your consent does not mean that we must provide documents electronically but instead that we may deliver some or all of those documents electronically.

**Electronic Delivery of Disclosures and Notices** In order to use the account opening product and receive electronic notices, you must provide, at your own expense, an Internet connected device that is compatible with the account opening product. If you do not consent to receive the account opening disclosures, you should exit this area of our website. If you do not consent to receiving these documents electronically, you will not be able to open a deposit account via our website.

**System Requirements** By consenting to this Agreement, you confirm that your access device meets the minimum specifications and requirements necessary to view and retain your electronic documents.

To access your electronic documents, you will need:

- A desktop, laptop, smartphone or tablet mobile device.
- An internet connection or data plan provided by your wireless carrier.
- An up-to-date internet browser that is compatible with, and supported by, your operating system (e.g., Google Chrome, Safari (MacOS), Microsoft Edge, Mozilla Firefox, or Android).
- If you wish to view .pdf files you will need software that accurately reads and displays .pdf files (such as Adobe Reader or the mobile version of Adobe Reader).
- A printer, storage device (e.g., computer hard drive, mobile device storage, flash drive, or external hard drive) or cloud storage if you wish to print or retain any electronic documents.

**Changes to System Requirements** We will notify you if our hardware or software requirements change and whether that change creates a material risk that you would not be able to access or retain your electronic documents. Continuing the application process after receiving notice of the change is the reaffirmation of your consent to this Agreement.

**Withdrawal of Electronic Acceptance of Disclosures and Notices** You may withdraw your consent to this Agreement at any time. To withdraw your consent prior to completing your application, simply exit this session prior to accepting this Agreement. To withdraw your consent after you have already submitted your application, you must email [OnlineAccountOpening@RocklandTrust.com](mailto:OnlineAccountOpening@RocklandTrust.com), call our Customer Information Center at 508.732.7072 or mail your consent withdrawal to the following address: Rockland Trust, 288 Union Street Rockland, MA 02370.

**How to Update Your Records** It is your responsibility to provide us with a true, accurate and complete email address, contact, and other information and to maintain and update promptly any changes in this information. You can update such information (such as your email address) by visiting one of our branch locations, calling our Customer Information Center at 508.732.7032, through secure message within our online banking system or by mailing the request to the following address: Rockland Trust, 288 Union Street Rockland, MA 02370.

**How to Request Paper Copies** You agree and understand that paper versions of electronically presented documents may not be mailed unless you specifically request it. You may request paper copies of any document we have provided you electronically at no charge. Paper copies can be requested by emailing [OnlineAccountOpening@RocklandTrust.com](mailto:OnlineAccountOpening@RocklandTrust.com), calling our Customer Information Center at 508.732.7072 or mailing your request to the following address: Rockland Trust, 288 Union Street Rockland, MA 02370.

**Acceptance** You will be asked to acknowledge your acceptance of these terms by checking the box before you are able to continue with your application. In doing so, you are confirming that you meet the system requirements described above, that you have demonstrated your ability to receive, retain, and view electronic documents on your access device, and that you have an active and valid email address.