

Ledyard National Bank - eDocument Service Agreement

Thank you for your interest in Ledyard National Bank's eDocument Service ("the Service"). Through this Service you can have easy and convenient access to your monthly account statements (eStatements), disclosures, notices regarding changes to your account, and other documents, herein referred to as "eDocuments", within your existing Online Banking.

Please review the terms and conditions of this Agreement. If you would like to learn more about the Service prior to accepting this Agreement, please visit the Frequently Asked Questions on our website at www.ledyard.bank.

After you read this Agreement, you must agree to the terms and conditions and give your consent to receive your eDocuments via the eDocument Service by changing your enrollment selection to "Electronic" then clicking the "Accept & Update Preference" button.

By clicking the "Accept & Update Preference" button, which represents your electronic signature, you certify that you are an authorized signer on the account(s); that you understand you are legally bound; and that any transaction performed pursuant to this Agreement shall be considered authorized by you. If the account is a joint account, the electronic authorization by any joint account holder applies to all account holders and shall be considered authorized by all joint owners.

By clicking the "Accept & Update Preference" button, you agree to receive your eDocuments electronically for the checking, savings, money market, certificate of deposit, and loan accounts included in your Online Banking that you selected, as well as any other statement accounts whose account activity is combined with these accounts. Paper copies of your eDocuments will no longer be delivered to you by postal mail.

Document Availability Email Notification

Ledyard National Bank ("the Bank") will send an email to the email address that you provided to notify you that your eDocuments are available for viewing within your Online Banking. It is your responsibility to ensure that Online Banking contains your current and valid email address and to notify the Bank through Online Banking if you change your email address. The Bank shall not be liable for any third-party fees, legal liability or any other issues or liabilities arising from notices sent to an invalid or inactive email address that you provided.

Account Statement Review and Retention

After you click the "Accept & Update Preference" button, you will be sent an email each month notifying you that your eStatement is available for viewing electronically within your Online Banking.

It is your responsibility to promptly examine each eStatement and to notify the Bank of any unauthorized transactions within 60 days of the date on which the Bank sends the email notifying you that your eStatement is available for viewing. eDocuments will be available electronically for a period of at least 18 months. Thereafter, the oldest eDocuments may be deleted as more recent eDocuments become available.

You may request a paper copy of any eDocument and understand that a fee may be charged for any such paper copies in accordance with the Bank's Fee Schedule. To request a copy, please call us at 1-888-746-4562 or visit a Financial Center.

Your Right to Terminate

You may withdraw your consent to receive eDocuments at any time after your enrollment. To terminate this Agreement, you may provide notice in writing to the mailing address listed

below, by sending an email through your Online Banking, or by changing your selection in Online Banking to "Paper". Your withdrawal shall become effective as soon as the Bank has had a reasonable opportunity to act on your request. Upon termination, you understand and agree that you will no longer have access to your account statements online and that you will receive all account statements in paper form via postal mail service and may be subject to fees.

Effective February 5, 2024 all checking, money market and savings accounts will require eStatements to avoid a monthly \$3 paper statement fee. If the primary account owner is 70 years of age or older, the fee will be waived.

Bank's Right to Terminate

You acknowledge and understand that the eDocument Service may be cancelled at any time and for any reason at the sole discretion of the Bank. If the eDocument Service is terminated, the Bank will provide you with paper copies of all statements, disclosures, notices regarding changes to your account, and other documents by postal mail.

Change in Terms and Conditions

The Bank reserves the right to change the terms and conditions of this Agreement and will provide at least a 30 day advance notice prior to the effective date if the change will result in increased fees or liability or change the hardware or software requirements needed to access or retain electronic records. Accessing your eDocument Service after you receive any notice of change will constitute your agreement to such change.

Computer Requirements

eDocuments are produced in PDF format. In addition to the System Requirements for Online Banking or Online Cash Management, you will need to have an Internet Browser with Internet Access, a valid email address and Adobe Acrobat Reader, which is available free of charge at their website (www.adobe.com). You should also have the ability to print and electronically view and save your eDocuments.

For the best online experience in Ledyard National Bank online banking we recommend that you use one of the browsers below. While we always recommend upgrading to the latest version of each browser to ensure features are functioning properly and updated security, we support the two most recent versions of the following browsers: Chrome Edge Firefox Safari Additional setting requirements for optimal browsing: Accept browser cookies. You will not be able to access any secured pages if you set your privacy setting to 'Block all cookies'. Accept third party cookies for bill payment access. Please click here for best practices and instructions on cookie settings. Enable JavaScript in order to access many features of our site. PDF viewer required to open statements or other PDF documents.

BUSINESS ACCOUNT CUSTOMERS

If the account(s) designated in this Agreement is/are business account(s), the Account Holder agrees that the account(s) will be used solely for business purposes and shall not be used for personal, family or household purposes. The Account Holder acknowledges and agrees that the provisions of the Federal and Massachusetts Electronic Fund Transfers Acts, Regulation E and other consumer protection laws and regulations do not apply. If you are an Online Cash Management Customer, you hereby certify that you are the Company Administrator and have been granted the authority to enter into this Agreement and Consent on behalf of the Company.

Ledyard National Bank
Electronic Banking Dept.
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