



Franklin Savings Bank E-Signature and Electronic Disclosures Agreement

This E-Signature and Electronic Disclosures Agreement ("E-Sign Agreement") applies to all communications, documents, disclosures and electronic signatures related to the products, services and accounts offered or accessible through this application process for all applicants, co-applicants and other individuals listed on any application or form including beneficiaries and authorized users, if applicable.

Agreement to Conduct Transactions by Electronic Means

By selecting accept, you agree to conduct the transactions offered through this application process by electronic means and acknowledge that all documents, disclosures, forms and other information related to such transactions will be provided to you through a web-based electronic interface or email. You further agree that all transactions completed through this application process will result in valid and legally binding agreements.

Hardware and Software Requirements: In order to access, view, and retain electronic Communications that we make available to you, you must have:

- Sufficient electronic storage capacity on your computer's hard drive or other data storage unit;
- An e-mail account with an Internet service provider and e-mail software;
- A personal computer or other device which is capable of accessing the Internet web browser that has the capabilities to support a minimum 128-bit encryption: and software which permits you to receive and access Portable Document Format or "PDF" files

It is your responsibility to provide us with true, accurate and complete e-mail address, contact, and other information related to the Disclosure and your Account(s), and to maintain and update promptly any changes in this information. You can update information (such as your e-mail address) through Online Banking, by calling us at either 800-372-4445 (toll free) or 603-934-4445.

Agreement to Use Electronic Signatures

By selecting accept, you specifically agree that any electronic signatures that you provide through this account application process are valid and enforceable as your legal signature. You acknowledge that these electronic signatures will legally bind you to the terms and conditions contained in the related documents just as if you had physically signed the same documents with a pen.



Agreement to Receive Disclosures Electronically

By selecting accept, you agree to receive all legal and regulatory disclosures and other communications associated with any of the applications or transactions available through this online application process through electronic means including this web-based electronic interface and email.

Availability of Printed Copies

Please know that you do have a right to receive a paper copy of these disclosures you may contact us by sending an e-mail to mybanker@fsbnh.bank to make this request or by calling 800-372-4445 (toll free) or 603-934-4445. There is no charge for a paper copy. You may also obtain printed copies of any of the agreements, disclosures, or other related documents by signing into your account, downloading the documents and printing them from your computer. If you do not want to consent to electronically receive the Materials you should exit this online application. Instead, you may visit any one of our offices to open your new deposit account. You also have the right to withdraw your consent to receive the Materials electronically at any time. To withdraw your consent to receive the Materials electronically you must notify us via e-mail at mybanker@fsbnh.bank, through our Website at <http://www.fsbnh.bank>, or in writing to P.O. Box 339 Franklin NH 03235. Access to a printer or the ability to download information is necessary to obtain disclosure copies for your record