

Your Consent To Do Business Electronically (the eDisclosure Agreement)

The account for which you are applying may involve various disclosures, records, and documents (“Deposit/Loan Documents”), including this eDisclosure Agreement. The purpose of this eDisclosure Agreement is to obtain Your consent to receive certain Documents from Us in electronic form rather than in paper form. With Your consent, You will also be able to sign and authorize these Documents electronically, rather than on paper.

Before We can engage in this transaction electronically, it is important that You understand Your rights and responsibilities. Please read the following and affirm Your consent to conduct business with Us related to this transaction that are provided electronically. Watertown Savings Bank is referred to in this Agreement as “We,” “Our,” “Us” or “Bank,” and individuals who maintain accounts at the Bank and the Authorized Signers for the business who maintains accounts at the bank are referred to in this eDisclosure Agreement as “You” and “Your.”

YOUR CONSENT

- Your consent to participate in this transaction electronically will apply to all Documents for the applicable accounts for which You are applying. If You provide Your consent by electronically signing at the bottom of this page, We will conduct this transaction electronically, instead of providing You with the Documents in paper form.
- If a document related to Your account is not available in electronic form, a paper copy will be provided to You free of charge.
- Conducting this transaction electronically is an option. If You choose not to accept receipt of eDisclosures, paper Documents will be mailed to you.
- If You do not consent to receive these Documents electronically, You will be provided with copies of the Documents in paper form. Additionally: You will not be required to pay a fee for receiving paper copies of the Documents.

WITHDRAWAL OF CONSENT

- You have the right to withdraw Your consent at any time. By declining or revoking Your consent to receive eDisclosures, We will provide You with the Documents in paper form.
- If You originally consent to receive eDisclosures, but later decide to withdraw Your consent, You can do so by notifying Us at: Phone: (315) 788-7100.
- If You originally consent to receive eDisclosures, but later withdraw Your consent: You will not be required to pay a fee for withdrawing consent and receiving paper copies of the Documents

OBTAINING PAPER COPIES

- After Your consent is given, You may request from Us paper copies of your Documents.
Please send this request to Us at:
Phone: (315) 788-7100
Address: 111 Clinton St, Watertown, NY 13601
- If You request paper copies of the Documents: You will not be required to pay a fee for receiving paper copies of the Documents.

SYSTEM REQUIREMENTS

- In order to receive eDisclosures, You must have a computer with Internet access and an Internet email account and address; access to a printer or the ability to download information in order to keep copies of Your eDisclosures for Your records.
- Adobe Sign encrypts documents and assets at rest using AES 256-bit encryption and supports HTTPS TLS v1.2 (plus other legacy versions) to help ensure that data in transit is also protected. Documents at rest can only be accessed with appropriate capability-based security permissions through the application data access layer. All document encryption keys are stored in a secure environment with restricted access and are rotated as necessary. Additionally, senders have the option to further secure a document with a private password.

- If the software or hardware requirements change in the future, We will use commercially reasonable efforts to notify You of the change. If You choose to withdraw Your consent upon notification of the change, You will be able to do so without penalty. Paper copies of such Documents will be mailed to You if You choose to withdraw Your consent.

HOW WE CAN REACH YOU

- You must promptly notify Us if there is a change in Your email address or in other information needed to contact You electronically. You can contact Us at:
Phone: 315-788-7100
Address: 111 Clinton St., Watertown, NY 13601
- We will not assume liability for non-receipt of notification of the availability of eDisclosures in the event Your email address on file is invalid; Your email or Internet service provider filters the notification as “spam” or “junk mail”; there is a malfunction in Your computer, browser, Internet service and/or software; or for other reasons beyond Our control.