

Watertown Savings Bank
Electronic Statement (E-Statement) and Electronic Document (E-Document)
Delivery Service
Terms and Conditions

This disclosure relates to your enrollment in the Watertown Savings Bank "E-Statement/E-Document" service (electronic delivery of statements and documents). **Please read this notice carefully and retain a copy for your records.** By subscribing to the E-Statement/E-Document service provided by Watertown Savings Bank, you agree to the terms and conditions of the service as set forth in this disclosure.

- **INITIAL ENROLLMENT**

During the initial enrollment process; you will be asked to;

- select which account(s)/document(s) you wish to receive electronically (via email)
- confirm the email address to which you want those documents to be sent
- create a security phrase, which will appear on all emails sent to you from this service
- agree to the terms and conditions set forth in this disclosure
- **By enrolling, you agree to receive your statement(s) and/or other document(s) electronically (via email).**
- **Upon enrolling, you will no longer receive statement(s)/document(s) via traditional mail for the account(s) and document type(s) that you have selected.**
- By selecting "I agree to the listed terms" (which appears below during the initial enrollment process), you chose to receive the following information electronically: periodic statements; annual percentage yields; fees and other terms of our deposit accounts; change-in-term notices; other notices/documents you have selected; and other periodic marketing materials. If you currently receive images of your checks with your statement, they will be included with your E-Statement.
- **There are no fees for enrolling or receiving your statement(s) and/or document(s) electronically.**

- **DELIVERY OF DOCUMENTS**

To receive your statements and/or documents electronically, you will need access to a computer that satisfies the minimum browser requirements for online banking. To determine if your computer satisfies those requirements, select the "Test Browser" option located in the Watertown Savings Bank Online Banking section of our home page. You will also need Adobe Acrobat Reader® version 6.0 or higher in order to view your electronic documents. To download the latest version of Adobe Acrobat Reader®, [click here](#). Additionally, you will need access to a printer or the ability to download and archive the document(s) to your computer in order to keep copies for your records.

When your statement or document is available, an email notification will be sent **to the email address we have on file at that time**. Included in the email will be a PDF file which will include your statement or document. **You must authenticate with us to be able to open the document. To do so, you will need your Internet banking user I.D. and password. You will have sixty (60) days from the time of the email within which to view, print and/or archive your statements. You will have thirty (30) days from the time of the email within which to view, print and/or archive other document types.**

We also make statements and images available through our Watertown Savings Bank Account Access Online Banking. You are able to retrieve text pages of your statement for a maximum of twelve (12) months by selecting the "Statement" option next to the account on the "Account Information" page of the Online Banking service. Check and other paper document images are available online for up to six (6) months by selecting the "Transactions" option next to the account on the "Account Information" page of the Online Banking service, and then by selecting the "View Image" link next to the specific transaction. After the above periods of time, statement and transactional information will be available upon request by contacting us at 315.788.7100 (please

see the section below titled OBTAINING PAPER COPY OF STATEMENTS OR DOCUMENTS as it relates to any fees that may be imposed for such).

- **SUBSEQUENT ENROLLMENT OF ADDITIONAL ACCOUNTS/DOCUMENTS**

If, subsequent to your initial enrollment in this service, you open additional accounts with Watertown Savings Bank and would like to enroll them, or wish to enroll any other account you may already have with us, or if you wish to receive additional document types electronically, you can do so as follows;

 - log into Online Banking
 - select the E-Statements tab
 - select “documents and settings” on the menu bar
 - select the additional account/document types that you wish to enroll
 - **There are no fees for enrolling additional account(s) and/or document type(s) or for receiving those electronically via this service.**
 - **There are no other conditions or consequences that you will be subject to as a result of enrolling additional account(s) and/or document type(s) or for receiving those electronically via this service.**
- **UN-ENROLLMENT**

If, subsequent to your initial enrollment in this service, you wish to un-enroll any or all of the accounts and/or document types that you have previously enrolled in this service, you can do so as follows;

 - log into Online Banking
 - select the E-Statements tab
 - select “documents and settings” on the menu bar
 - select the specific account/document types that you wish to un-enroll
 - **After un-enrolling any account(s) and/or document type(s) from this service, you will no longer receive those documents electronically (via email).**
 - **After un-enrolling any account(s) and/or document type(s) from this service, you will begin receiving those documents via regular mail service.**
 - **There are no fees for un-enrolling any account(s) and/or document type(s) from this service.**
 - **There are no other conditions or consequences that you will be subject to as a result of un-enrolling any account(s) and/or document type(s) from this service.**
- **UPDATING YOUR CONTACT INFORMATION**

As part of the initial enrollment process, we ask you to confirm your email address to which electronic documents will be delivered. On a periodic basis and as part of our normal Online Banking service, we will ask you to confirm your email address. If at any time you wish to change your email address (to which electronic documents will be delivered), you can do so as follows:

 - log into Online Banking
 - select the E-Statements tab
 - select “email” on the menu bar
 - modify your email address as necessary
- **OBTAINING PAPER COPY OF STATEMENTS OR DOCUMENTS**

As is stated in the DELIVERY OF DOCUMENTS section (above), you may obtain copies of statements and/or documents via our Online Banking and E-Statement/E-Document service in a variety of ways. In addition to obtaining such information online, you may at any time request statement, document or transactional information by contacting us at 315.788.7100.

 - **There are no fees for obtaining statement, document or transactional information online via our Online Banking and/or E-Statement/E-Document services. However, if you request such information by contacting us, you may be charged a fee as per our then current Fee Schedule, which is subject to change from time to time. To obtain a copy of our fee schedule, please visit us online at www.watertownsavingsbank.com.**

If you have questions or require assistance concerning this service, please contact us by telephone at 315.788.7100 or by email at support@watertownsavingsbank.com.