

As part of your relationship with us, we want to ensure you have all of the information you need to effectively manage your accounts. Our goal is to provide you with as many options as possible for receiving your account documents. We are required by law to give you certain information “in writing” – which means you are entitled to receive it on paper. We may provide this information to you electronically, instead, with your prior consent. We also need your general consent to use electronic records and signatures in our relationship with you. So, before you use our Electronic Services you must review and consent to the terms outlined below.

In this consent:

- "We," "us," "our" and "Millville Savings" means Millville Savings Bank and each and every current and future affiliate of Millville Savings Bank.
- “You” and “your” means the person giving this consent, and also each additional account owner, authorized signer, authorized representative, delegate, product owner and/or service user identified on any Millville Savings Product that you apply for, use or access.
- “Communications” means each disclosure, notice, agreement, fee schedule, statement, record, document, and other information we provide to you, or that you sign or submit or agree to at our request.
- “Electronic Service” means each and every product and service we offer that you apply for, use, administer or access using the Internet, a website, email, messaging services (including text messaging) and/or software applications (including applications for mobile or hand-held devices), either now or in the future.
- “Millville Savings Product” means each and every account, product or service we offer that you apply for, own, use, administer or access, either now or in the future. Millville Savings Products include Electronic Services.
- The words “include” and “including,” when used at the beginning of a list of one or more items, indicates that the list contains examples – the list is not exclusive or exhaustive, and the items in the list are only illustrations. They are not the only possible items that could appear in the list.

1. Your consent to use electronic records and signatures; Choosing to receive Communications electronically or in writing; Certain information must still be provided in writing.

In our sole discretion, the Communications we provide to you, or that you sign or agree to at our request, may be in electronic form (“Electronic Records”). We may also use electronic signatures and obtain them from you as part of our transactions with you. Electronic Records may be delivered to you in a variety of ways. These various delivery methods are described in our Online Access Agreement and in other agreements we may have with you from time to time. In some cases, you will be able to choose whether to receive certain Communications electronically, or on paper, or both. We will provide you with instructions on how to make those choices when they are available. We may always, in our sole discretion, provide you with any Communication in writing, even if you have chosen to receive it electronically. Sometimes the law, or our agreement with you, requires you to give us a written notice. You must still provide these notices to us on paper, unless we specifically tell you in another Communication how you may deliver that notice to us electronically. There are certain Communications that by law we are not permitted to deliver to you electronically, even with your consent. So long as required by law, we will continue to deliver those Communications to you in writing. However, if the law changes in the future and permits any of those Communications to be delivered as Electronic Records, this consent will automatically cover those Communications as well. We will continue to provide your tax statements on paper unless you separately elect to receive them electronically (if available).

2. Your option to receive paper copies.

If we provide Electronic Records to you, and you want a paper copy, you may contact the appropriate customer service unit and request a paper version. You will find the appropriate contact information in the

account statement or agreement for the Millville Savings Product related to the Electronic Record. You may have to pay a fee for the paper copy unless charging a fee is prohibited by applicable law. Please refer to the applicable agreement for any fee that may apply for paper copies.

3. Your consent covers all Millville Savings Products; Privacy Policies.

Your consent covers all Communications relating to any Millville Savings Product. Your consent remains in effect until you give us notice that you are withdrawing it. From time to time, you may seek to obtain a new Millville Savings Product from us. When you do, we may remind you that you have already given us your consent to use Electronic Records and signatures. If you decide not to use Electronic Records and signatures in connection with the new product or service, your decision does not mean you have withdrawn this consent for any other Millville Savings Product. You agree that we may satisfy our obligation to provide you with an annual copy of our Privacy Policy by keeping it available for review on www.millvillesavings.com.

4. You may withdraw your consent at any time; Consequences of withdrawing consent; How to give notice of withdrawal.

You have the right to withdraw your consent at any time. Please be aware, however, that withdrawal of consent may result in the termination of:

- your access to our Electronic Services, including online banking, and
- your ability to use certain Millville Savings Products.

Your withdrawal of consent will become effective after we have had a reasonable opportunity to act upon it. If you are receiving online account statements, the termination will cause paper statements to be mailed to you via the U.S. Postal Service or other courier. Depending on the specific Millville Savings Product, if you withdraw consent we may charge higher or additional fees for that product or for services related to it. Please refer to the applicable agreement for any fee that may apply. To withdraw your consent, contact us at 856-825-0809 or stop into one of our branches.

5. You must keep your email or electronic address current with us.

You must promptly notify us of any change in your email or other electronic address. You may change the email address on record for you by contacting our Customer Service Department at 856-825-0809. There may be other, special Millville Savings Products for which we provide separate instructions to update your email or other electronic address.

6. Hardware and software you will need.

To receive Electronic Records, you must have access to:

- a Current Version (defined below) of an Internet browser we support,
- a connection to the Internet,
- a Current Version of a program that accurately reads and displays PDF files (such as Adobe Acrobat Reader), and
- a computer and an operating system capable of supporting all of the above. You will also need a printer if you wish to print out and retain records on paper, and electronic storage if you wish to retain records in electronic form.
- You must also have an active email address.
- While not required to view Electronic Records, we strongly recommend you maintain anti-virus software on your device.

In some cases, you may also need a specific brand or type of device that can support a particular software application, including an application intended for particular mobile or handheld devices.

By “Current Version,” we mean a version of the software that is currently being supported by its publisher.

We reserve the right to discontinue support of a Current Version of software if, in our sole opinion, it suffers from a security flaw or other flaw that makes it unsuitable for use with Online Banking.

7. Changes to hardware or software requirements.

If our hardware or software requirements change, and that change would create a material risk that you would not be able to access or retain your Electronic Records, we will give you notice of the revised hardware or software requirements. Continuing to use Electronic Services after receiving notice of the change is reaffirmation of your consent.

8. Your enrollment in Electronic Services using our equipment.

If you enroll for an Electronic Service through one of our customer service representatives or using our equipment, your enrollment may not be complete until you take additional action. We will advise you, at the time of your enrollment, of any additional action you must take. If you take the required action, it is an affirmation of your consent to use electronic records and signatures under the terms of this E-SIGN Consent.

9. Communications in languages other than English.

Please note, we may be unable to fulfill and service Millville Savings Products in a language other than English. Future Communications may be in English only. If you are not fluent in English, you should consider obtaining the services of an interpreter or taking other steps to ensure you understand the transaction before entering into it and to explain any future Communications in English.

By providing your consent, you are also confirming that you have the hardware and software described above, that you are able to receive and review electronic records, and that you have an active email account. You are also confirming that you are authorized to, and do, consent on behalf of all the other account owners, authorized signers, authorized representatives, delegates, product owners and/or service users identified with your Millville Savings Products.

Federal Law: You acknowledge and agree that your consent to electronic communications is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act, and that you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

Important Notice: You understand that the information you have elected to receive is confidential in nature. We are not responsible for unauthorized access by third parties to information and/or communications provided electronically nor any damages, including direct, indirect, special, incidental, or consequential damages caused by any unauthorized access. We are not responsible for delays in the transmission of any information. We are not responsible for any computer virus or related problems.

Technical Requirements

To provide you the most effective and secure online access to Millville Savings accounts and services, we strongly recommend that you use or upgrade to the latest version of software supported by Millville Savings.

Browser Requirements

We are continually upgrading our online services to provide you with the most valuable and secure online access. As we add new features and enhancements to our service, there are certain browser versions and operating systems that do not support these changes. We recommend that you use the latest version of the supported browsers, keep your security settings up-to-date, and that you enable JavaScript. In certain circumstances, we may block certain browsers and software from accessing Millville Savings Online due to possible security risks and may not be able to inform you in advance.

Millville Savings' minimum encryption requirement for accessing your Millville Savings account(s) online is 128-bit encrypted browsers.

Supported Browsers

Microsoft®

Windows® 7 or higher

- Internet Explorer 11.x
- Microsoft Edge 20 – 40

Mozilla Firefox

Windows® 7 or higher and Mac OS X 10.9+

- Version 34 – 59

Apple® Safari™

Mac OS X 10.9+

- Version 7x – 11x

Google® Chrome™

Windows® 7 or higher and Mac OS X 10.9+

- Version 30 – 63

PDF Requirements

Adobe® Reader® is required to access documents being provided to you in PDF format (for example, Online Statements). To access some PDF documents on our site, you may be required to use a later version of Adobe Reader.

Important PDF Reminder:

- For Mac users: If you access a PDF document from a Mac, the PDF may be automatically copied to its desktop or to an easily accessible download folder.
- For PC users: If you access a PDF document from a PC, the PDF may remain among its cached files.

Personal information such as Online Statements or 1099-INT tax statements may easily be accessed by others using the same computer if left on the desktop, in a download folder or in the cache. If you are in a non-secure location, be sure to delete the file after viewing it and empty the Trash (for Macs) and or clear your cache (for PCs).

Hardware and Operating System Requirements

Please consult with your browser vendor and Adobe regarding the minimum hardware and operating system requirements that apply to the software versions you are currently using or wish to install.

Please Note: When you make changes to your computer software or equipment, our system may require you to re-confirm your identity online the next time you visit our Web site to conduct online transactions. This is for your own protection.

Clearing your cache:

To clear your cache on **Internet Explorer 11.x**:

1. Select Tools, and select Delete Browsing History.
2. If checked, uncheck Preserve Favorites website data.
3. Check the following: Temporarily Internet Files and Cookies.
4. Select Delete.

To clear your cache on **Microsoft Edge**:

1. Click the Hub icon.
2. Click the History icon.
3. Click the link labeled Clear all history.
4. Check the boxes for each item you want to clear.
5. Click the Clear button.

To clear your cache on **Firefox**:

1. At the top of the Firefox window, click on the Firefox button and then select Options.
2. Select the Advanced icon.
3. Click on the Network tab.
4. In the Cached Web Content section, click Clear Now.
5. Click OK to close the Options window.

To clear your cache on **Safari**:

1. Select History.
2. Select Clear History.
3. Click Clear to close the dialog box.

To clear your cache on **Google Chrome**:

1. Click the menu icon on the browser toolbar.
2. Select Settings.
3. Select Clear Cache.