

This ESIGN and Electronic Disclosure Agreement for Account eStatements (this "Disclosure") is made between you and Kennebunk Savings ("the Bank"). As used in this Disclosure, the words "we", "our", and "us" mean the Bank; the words "you" and "your" mean the individual(s) identified on your Account(s). This Disclosure supplements and shall be construed consistently with the Personal Online Banking Service Agreement (the "Online Banking Agreement"). Terms not defined in this Disclosure shall have the same meaning given to them in the Online Banking Service Agreement. **Please read this Disclosure carefully and retain a copy for your records.**

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 with your consent.

1. Scope of Communications to Be Provided in Electronic Form. You agree to receive and accept Communications (as defined below) in electronic format, unless and until you withdraw your consent as described below. Electronic Communications are Account eStatements.

All electronic Communications (eStatements) from us to you will be considered "in writing." You should print or save a copy of this Disclosure before you close it. You should print or save eStatements. If you want a paper copy of this Disclosure or eStatements, please see How to Receive a Paper Copy below in Section 5.

2. How to Access eStatements. All eStatements that we provide to you in electronic form will be provided through Online Banking.

3. How to Update Your Contact Information. It is your responsibility to provide us with true, accurate and complete email addresses, contact, and other information related to your Account(s), and to maintain and update promptly any changes in this information. You can update this information by contacting us. See How to Contact Us below in Section 6.

4. How to Withdraw Your Consent. You may withdraw your consent to receive eStatements by contacting us. See How to Contact Us below in Section 6. At our option, we may treat your provision of an invalid email address, or the subsequent malfunction of a previously valid email address, as a withdrawal of your consent to receive eStatements. We will not impose any fee to process the withdrawal of your consent to receive eStatements. Any withdrawal of your consent to receive eStatements will be effective only after we have a reasonable period of time to process your withdrawal.

5. How to Receive a Paper Copy. We will not send you a paper copy of a statement, unless you request it or we otherwise deem it appropriate to do so. You can obtain a paper copy of a statement by printing it yourself or by requesting that we mail you a duplicate paper copy, provided that such request is made within a reasonable time after we first provided the eStatement to you. To request a paper copy, contact us. See How to Contact Us below in Section 6. Our standard fees, identified in our current Service Pricing Schedule at www.kennebunksavings.com/help-center/service-pricing-schedule, will be charged for paper copies of any eStatements provided to you electronically.

6. How to Contact Us. If you wish to contact us for any of the above purposes, please contact us:

Phone: 1-800-339-6573

Mail: Kennebunk Savings
Customer Care
PO Box 28
Kennebunk, ME 04043

Our Website: Submit a secure message at www.kennebunksavings.com/contact-us

Online Banking: Submit a secure message

7. Hardware and Software Requirements. In order to access, view, print and retain eStatements, you must have:

- Access to a device (e.g., computer, laptop, smartphone, mobile device, tablet, etc.) suitable for connecting to the Internet;
- A device must have the Current Version (as defined below) of (i) an operating system, such as Windows, Mac OS, iOS or Android, and (ii) a web browser, such as Chrome, Safari or Firefox, that supports our Online Banking service;
- A connection to the Internet;
- Local electronic storage capacity to retain eStatements and/or a printer to print them;
- A valid email account and Current Version of software to access it; and
- Current Version of software that enables you to view and display files in HTML and PDF format.

"Current Version" means a version of the software that is currently being supported by its publisher. From time to time, we may offer services or features that require that your web browser be configured in a particular way, such as permitting the use of JavaScript or cookies. We reserve the right to discontinue support of a Current Version of software or an operating system if, in our sole opinion, it suffers from a security flaw or other flaw that makes it unsuitable for use.

If the hardware or software requirements change, and that change would create a material risk that you would not be able to access or retain eStatements, we will give you notice of the revised hardware or software requirements. After receiving notice of the change you will have to give us a new affirmative consent or confirmation of consent to receive eStatements.

8. Consent. Once you've obtained your eStatement Confirmation Code below, print or save this Disclosure, close this Disclosure and follow the instructions on how to complete your enrollment to receive eStatements.

9. eStatement Confirmation Code. Your eStatement Confirmation Code is:

KSB123