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## eSignature and Electronic Agreement

This eSignature and Electronic Agreement ("eSign Agreement") applies to all communications, documents, disclosures and electronic signatures related to the products, services and accounts offered or accessible through this online application process for all applicants, co-applicants and other individuals listed on any application or form including beneficiaries and authorized users, if applicable. Your consent will apply only to this transaction.

### Hardware and Software Requirements

You will need a current version (or one of the previous two versions) of one of these browsers: Explorer®, Google Chrome™, Safari®, or Firefox® to receive disclosures electronically. You will also need access to a printer or the ability to download information in order to keep copies of your records.

### Agreement to Conduct Transactions by Electronic Means

You agree to conduct the transactions offered through this online 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 online process will result in valid and legally binding agreements. You also agree that you have adequate access to a computer with sufficient internet connectivity to conduct these transactions online.

### Agreement to Use Electronic Signatures

You specifically agree that any electronic signatures that you provide through this online 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

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

If you would prefer to receive paper copies free of charge after consenting to receive electronic disclosures and submitting your online application, please email [info@farmingtonbankct.com](mailto:info@farmingtonbankct.com) or contact us at 877-376-2265. Because we may provide certain disclosures to you immediately after submitting your online application, you will not be able to withdraw your consent to receive those disclosures electronically. However, you may withdraw your consent to receive future disclosures electronically at any time and at no cost to you, by emailing us or contacting us by phone as described above. Such withdrawal will not affect the legal validity of the disclosures already given.