

CAMBRIDGE TRUST COMPANY

Online Banking Agreement and Disclosure

Cambridge Trust Company (CTC) hereby publishes the following terms and conditions for Client's use of banking services via the Internet, or the "Service" offered by Cambridge Trust Company. Copies of all agreements, including these Terms & Conditions, can be obtained at any one of our offices. Cambridge Trust Company reserves the right to modify these Terms & Conditions at any time, effective upon publication. Client(s) use of the Service constitutes agreement to these Terms & Conditions and any modification thereof, which are effective upon publication.

Use of the banking Service enables you to pay bills and perform banking transactions, and to communicate with us and our Online Banking service providers. Bill payment and banking services are provided by third parties on behalf of CTC.

Please refer to our *Electronic Funds Transfer Disclosure Terms & Conditions* for additional disclosures regarding the Service.

For questions concerning your account or account statement, contact us at **(844) 251-4244**, Monday through Friday, 8 a.m. - 5:30 p.m. Eastern Time or e-mail the Client Resource Center at crc@CambridgeTrust.com.

For questions concerning bill payment processing and technical support only, contact Client Service at **(800) 439-4140**. The Client Care Center is open 24 hours a day, 7 days a week, except for certain holidays (New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Christmas Day).

Client Service Information

The Service is available 24 hours a day, 365 days a year. However, scheduled maintenance may occur on Sundays between 3 a.m. - 5 a.m. Eastern Time.

Service Hours

Bill Payment: 9 p.m. Eastern Time
Internal Transfers: 9 p.m. Eastern Time
Stop Payments: 9 p.m. Eastern Time

Subscription to Services

You authorize us to use third parties to provide the Service to you on our behalf.

CLICKING "I AGREE" WHEN YOU ENROLL IN PERSONAL ONLINE BANKING CONSTITUTES YOUR AUTHORIZATION FOR US TO MAKE PAYMENTS OR TRANSFERS VIA THE SERVICES ON YOUR BEHALF.

You may designate the CTC checking accounts of your choice for the bill payment service. You may not designate a savings account or money market account for bill payment through the Service. The accounts you choose to use for bill payments is your designated account (the "Designated Account"). You may make payments to any merchant that agrees to accept payments through the Service. You may also choose to have transfers made between one or more of your CTC accounts via the Service. You agree to pay any and all fees associated with these services. Once you apply and are approved for the Service, you will be charged for all fees whether or not you use the Service.

Payment Restrictions

You may not use the Service to transmit child support, alimony or other court-directed payments, nor to pay taxes or make other payments to government agencies. At this time, you may not make payments to foreign vendors or persons. CTC reserves the right to limit the total amount of bill payments initiated each day.

Merchant Payments and Restrictions

You should schedule your payment dates at least seven to ten (7-10) business days in advance of the date your payment is actually due, not including any grace period.

The date the merchant credits the payment depends upon the merchant's payment processing procedures, and CTC will not be responsible for any delay in crediting the payment which is the result of the merchant's payment processing procedures.

Subject to the terms and conditions of this disclosure, you authorize us and any third-party acting on our behalf to choose the most effective method to process your payment, including without limitation, electronic, paper or some other means.

Signature Requirements

Payments may be in the form of a paper draft. Use of your password is considered as signature authorization under the terms of this agreement.

Confirmation of Payments

Each time you properly execute and send a payment, the payment details will be displayed as confirmation. If you have deleted the payment successfully, the payment information will no longer be displayed.

If you have followed the procedures described in this disclosure for payments or transfers, but are assessed a penalty or late charge by a merchant because your payment is late, we will reimburse you for losses, including late charges, to the extent required by applicable law.

HOWEVER, IF THE PAYMENT DETAILS ARE NOT DISPLAYED OR IF YOU HAVE BEEN NOTIFIED OF OUR REFUSAL OR INABILITY TO MAKE PAYMENT OR TRANSFER, WE SHALL NOT BE LIABLE FOR ANY FAILURE TO MAKE A PAYMENT OR TRANSFER, INCLUDING ANY FINANCE CHARGES OR LATE FEES INCURRED BY YOU AS A RESULT.

IN THE EVENT THAT YOU DO NOT ADHERE TO YOUR OBLIGATIONS IN THIS AGREEMENT, OR YOU INITIATE A PAYMENT FEWER THAN THE NUMBER OF DAYS BEFORE THE PAYMENT DUE DATE REQUIRED FOR A PARTICULAR MERCHANT, YOU WILL BEAR FULL RESPONSIBILITY FOR ALL PENALTIES, LATE FEES AND DAMAGES PROXIMATELY CAUSED BY YOUR SCHEDULING, AND WE WILL NOT BE LIABLE FOR ANY SUCH CHARGES.

Liability Limitations

Under no circumstances will we be liable if we or our authorized third parties are unable to complete any payment or transfer initiated in the correct amount or in a timely manner via the Service because of the existence of any one or more of the following circumstances:

- Payment is not properly executed at the time you initiate a bill payment or modification of a bill payment.
- If, through no fault of ours, your Designated Account does not contain sufficient available funds, including any available credit line, to complete the payment or transfer or if the payment or transfer would cause you to exceed the credit limit on your Designated Account's overdraft line.
- The funds in your Designated Account are subject to legal process or other encumbrance restricting such payment or transfer.
- Your subscription to the Service has been terminated for any reason.
- The Service, your equipment, software, or any communications link is not working properly and you know or have been advised by us about the malfunction before you attempted to execute the transaction or, in the case of an automatic or recurring payment or transfer, at the time such payment or transfer should have occurred.
- You have not provided us with the correct information for those merchants to which you wish to direct payment or accounts to which you wish to make transfer.
- The Payee mishandles or delays crediting of any payments sent by us on your behalf.
- Circumstances beyond our control (such as, but not limited to, fire, flood, or interference from an outside source) prevent the proper execution of the transaction and we have taken reasonable precautions to avoid these circumstances.

WE ARE NOT RESPONSIBLE FOR ANY LOSS, DAMAGE OR INJURY CAUSED BY YOUR EQUIPMENT OR SOFTWARE.

THIS LIST IS NOT ALL-INCLUSIVE.

Payment Cancellation and Modification

Except for those payments and transfers that are completed immediately (for example, expedited payments or certain transfers between CTC accounts), you may cancel or modify via the Service a "One-time Payment" (a single payment you schedule to initiate within the next 364 days) or a "Recurring Payment" (a payment you schedule to initiate weekly, semi-monthly or monthly). These payments must be canceled by 9 p.m. on the date that the payment is scheduled to be processed. A modification of a recurring payment or transfer instruction will affect all future payments or transfers associated with the payment or transfer.

- You may not cancel a Bill payment that has been processed.
- If you cancel a payment in accordance with the above instructions and CTC does not honor your instructions, CTC will only be liable for your economic losses or damages related to the specific transaction.
- You cannot Stop Payment on Bill Payment checks issued.
- Please call our 24-hour support line at **(800) 439-4140** or our Client Resource Center at **(844) 251-4244** for assistance with Bill Payment Stop Payment requests.

- You may not stop payment on a completed Bill Payment.

Internal Account Transfers.

- You cannot cancel a completed internal transfer.

e-Bill Presentment

e-Bill Presentment is an optional feature of the Services that allows you to receive bills electronically from billers who elect to participate ("Payees"). e-Bill Presentment cannot be activated or accessed via a mobile device. If you activate e-Bill Presentment, you also agree that:

- Each Payee has the sole discretion to accept or decline a request for electronic billing. Once accepted, the date of presentment of your first electronic bill may vary from Payee to Payee.
- By your activation of e-Bill Presentment, you authorize us to use the login information you have registered with any Payee, including your password, in order to retrieve bill information on your behalf.
- We are not responsible if your bill is not available from a Payee for retrieval, a Payee does not provide us with a bill summary, or a Payee does not provide access for you to view your bill in a timely manner. It is your sole responsibility to contact your Payees directly if you do not receive your bills or there is a delay in your receipt of a bill. You hold us harmless for any adverse consequences should you not receive a bill or there is a delay in your receipt of a bill.
- Some Payees will turn off paper billing when you activate e-Bill Presentment; others will not. If you receive a bill both electronically and in paper format and you pay both bills, we will not be liable for crediting your account the overpayment. You must contact the Payee directly to resolve the issue. Your ability to receive a paper copy of your electronic statement in addition to an electronic bill is at the sole discretion of each Payee.
- Any Payee may discontinue electronic billing at any time. You may also cancel e-Bill Presentment from any Payee at any time. If you do, you are responsible for making arrangements with the Payee for an alternative form of bill delivery.
- We are not responsible for the accuracy of your electronic bill(s). Any disputes regarding the accuracy of an electronic bill must be addressed with the Payee directly.
- The Services will store 18 months of bill summary information. However, images of the bills may only be available as long as the Payee maintains them. If you will have a need for bill summary information or images of bills beyond these times, you should save them to your computer or print them.
- The e-Bill Presentment feature is subject to all other provisions of this Agreement.

Transfers Outside of Cambridge Trust Company ("External Transfers")

If you have a consumer deposit account and eStatements, as part of our eDelivery service you may originate the electronic transfer of funds into your account at Cambridge Trust Company from an account in your name at a U.S. financial institution outside of Cambridge Trust Company ("Outside Account"). You may also originate the electronic transfer of funds from your account at Cambridge Trust Company to an account in your name at a U.S. financial institution outside of Cambridge Trust Company (both called "External Transfers"). External Transfers are not available using Cambridge Trust Company Personal Internet Banking through Intuit Products (Quicken, Quickbooks).

When you originate External Transfers, you authorize Cambridge Trust Company and our service provider to initiate withdrawals and credits (or "Deposits") upon your instructions, between your Cambridge Trust Company account and your Outside Account which you designate. You agree and warrant to us that you will only originate External Transfers to or from accounts for which you have the authority to transfer funds, and that by disclosing information to us regarding those accounts to affect your transfers, you are not violating any third-party rights. Not all types of accounts may be eligible for External Transfers, so you should check with your financial institution for any restrictions on transfers.

To complete certain activities and to ensure your security we may require you to provide additional information so we may authenticate who you are. These activities include, but are not limited to: the addition of an Outside Account for External Transfers, origination of a new External Transfer, editing an existing periodic External Transfer, or changing your phone number through Online Banking. As part of the External Transfer setup process, you will be required to complete a test transaction.

External Transfers may be originated on a one-time or recurring basis. One-time transfers may be scheduled for processing as soon as possible, or scheduled for processing at some future date. To ensure same day processing, you must schedule your External Transfer by 9 p.m. Eastern Time. A recurring transfer allows you to transfer a set amount at regular intervals. Your authorization for any recurring External Transfers will remain in effect until you revoke it in such timely manner as to afford Cambridge Trust Company a reasonable opportunity to act on your instructions.

Cambridge Trust Company will periodically send messages to your primary email address during the external funds transfer process. These messages will provide information pertaining to the trial deposit process, confirm account linkages, and contain status updates for transfers in progress. **You agree that you will act upon such email notifications and take responsibility for notifying the Bank of any discrepancies or unauthorized activity.** Primary email address is defined in Online Banking and you are responsible for updating the address should it change. Email messages regarding the funds transfer process do not contain any non-public personal information and cannot be suppressed.

Limitations and restrictions: For security reasons, the Bank has established limitations on your External Transfers:

- External Transfers **from** your account are limited to:
 - \$25,000 per transaction;
 - \$25,000 in aggregate per day;
 - \$100,000 in aggregate per calendar month;
 - 3 total transactions per day;
 - 10 total transactions per calendar month
- External Transfers **into** your Cambridge Trust Company account are limited to:
 - \$50,000 per transaction;
 - \$50,000 in aggregate per day;
 - \$100,000 in aggregate per calendar month;
 - 3 total transactions per day;
 - 10 total transactions per calendar month
- One-time External Transfers cannot be scheduled to occur on a non-business day.
- Recurring External Transfers scheduled to occur on a non-business day will be processed on the next business day.
- Transfers are only available between accounts held at banks within the United States.
- Some account types (ex. Money Market and Savings) have withdrawal limitations. Please refer to your **Truth-in-Savings disclosure** before initiating transfers involving these accounts.

We reserve the right to change your External Transfer dollar limit at any time. If we decrease the dollar limit, we will notify you as required by law, but we may not notify you if we are restricting your transfer limits for security purposes or because of excessive overdrafts to your Cambridge Trust Company account. You agree that we may reduce your limits without prior notice upon occurrence of a Disqualifying Event.

Disqualifying Events:

- Any of your accounts with Cambridge Trust Company are not current or are not in good standing.
- You have had an overdraft, an over-limit item, or an item returned for insufficient funds with respect to any Cambridge Trust Company account during the current or three prior calendar months.
- You have had any prior transfer to or from a non-Cambridge Trust Company accounts canceled, revoked, or not completed due to insufficient funds, revoked authorization, stopped payments, frozen accounts, or any similar reason.
- If the test transaction fails or is rejected, for security purposes we may decline your External Transfer request(s) and any or all other transactions, and we may close your account, with or without notice to you.
- We become aware of circumstances that indicate that an unauthorized transfer has been or may be made.

Holds On Transferred Funds

When you initiate an External Transfer from your Outside Account to your Cambridge Trust Company account, you are authorizing Cambridge Trust to withdraw funds from your Outside Account and to make a corresponding Deposit to your Cambridge Trust Company account. It may take up to three business days for an External Transfer you initiate to be Deposited into your account.

For the purpose of External Transfers, if your account is over 90 days old, it is considered an "established account." External Transfers made into an established account will become available after three (3) business days. Accounts fewer than 90 days old are considered new. Funds transferred into a new account will be available after five (5) business days.

	<i>New Accounts</i>	<i>Established Accounts</i>
<i>Account Age</i>	Fewer than 90 days	More than 90 days
<i>Deposit Availability for Withdrawal</i>	After 5 business days	After 3 business days

Mobile Check Deposit

Customers using the Bank's iPhone or Android Mobile Banking App can deposit checks to their linked checking, statement savings, or money market deposit account by sending a clear image of the check to the Bank using the Mobile App. Deposit accounts must be in good standing.

If you use Mobile Check Deposit you agree and understand that:

- Checks are payable to and endorsed by the accountholder, drawn on a U.S. bank, payable in U.S. currency, and dated within six (6) months of the deposit date.
- Checks will be endorsed "For Deposit Only, Cambridge Trust Company Account # "
- Checks are not drawn on the account to which they are being deposited.
- All deposits made through Mobile Check Deposit are considered to be check deposits (not electronic deposits) and are subject to the Cambridge Trust Company ***terms and conditions as described in the account opening disclosures***.
- Determining the day of deposit for purposes of the Bank's Funds Availability Policy, checks successfully deposited through Mobile Check Deposit prior to 6 p.m. Eastern Time on any business day will be deemed to have been received by the Bank on that business day; checks successfully deposited after 6 p.m. Eastern Time on any business day or on any day that is not a business day are deemed to have been received by the Bank on the next business day.
- Checks deposited through Mobile Check Deposit will not appear in your account history or balance until the day after the day of deposit.
- You represent and warrant to the Bank that:
- The image you are submitting through Mobile Check Deposit accurately represents all of the information on the front and back of the check.
- The check and all signatures and endorsements on it are accurate and genuine.
- Neither you nor anyone else has deposited the check previously to Cambridge Trust Company (through Mobile Banking, at an ATM, by mail, in person at a branch, or in any other manner) or any other depository institution.
- Neither you nor anyone else will re-deposit the check in any manner in the future (except for re-deposits of items that were returned unpaid).
- You will store the original check securely so that no other person will have access to it until you have confirmed that the deposit was properly credited to your account, then you will destroy the original check.
- You will provide the original check to us on request (unless you have previously destroyed it) to assist us in clearing or collecting the check, resolving third party claims, or for any other business purpose.

New Services

We may from time to time introduce new services or enhance the existing services. We may notify you of the existence of these new or enhanced services. By using these new services when they become available, you agree to be bound by the terms and conditions relating to these services, notice of which will be sent to you, if required by applicable law, prior to their release.

Charges

We will charge you a fee for the Service, as stated in our Fee Schedule in effect. We will deduct these charges from the Designated Account that you selected at the time of enrollment in the Service.

If a payment has been made to one of your designated merchants for which funds were not available in your Designated Account, and we are unable to recover the amount of the payment by debit to the merchant or by charging your Designated Account, you agree to repay the funds owed immediately upon demand.

Suspension

In the event of repetitive failed payments, transfers or overdrafts (4 overdrafts in a rolling 30-day period or 10 overdrafts in a rolling 12-month period), we reserve the right to suspend your mobile banking service. This suspension may be made without prior notice to you. All correspondence relating thereto, including requests for reinstatement should be directed to Cambridge Trust.

Unauthorized Use

Your user ID and Password are confidential. These identifiers are for your use and should not be disclosed to any other person. Contact us immediately if you believe that someone has obtained your password or may have access to your accounts without your permission. Telephone us at **(844) 251-4244** during normal business hours, or **(800) 439-4140** after hours. Refer to the Electronic Banking Agreement for additional important information.

Additional Terms & Conditions

- In addition to the foregoing, you agree to be bound by and comply with our rules and bylaws, applicable state and federal laws and regulations, and any telecommunication or other local laws or regulations of client's country of origin.
- We reserve the right to terminate your use of the Service, in whole or in part, at any time without prior notice.
- If you wish to cancel your subscription to the Service, you must provide CTC with thirty (30) days' advance notice by telephone or e-mail, or you may notify CTC in writing. You will be responsible for all payments or transfers you have requested prior to termination unless canceled by you.
- SINCE SUBSCRIPTION CANCELLATION REQUESTS TAKE UP TO 30 DAYS TO PROCESS, YOU SHOULD CANCEL ALL OUTSTANDING PAYMENT OR TRANSFER ORDERS IN ADDITION TO NOTIFYING US OF YOUR DESIRE TO TERMINATE THE SERVICE. WE WILL NOT BE LIABLE FOR PAYMENTS OR TRANSFERS NOT CANCELED OR PAYMENTS OR TRANSFERS MADE DUE TO THE LACK OF PROPER NOTIFICATION BY YOU OF SERVICE TERMINATION.
- We may amend this disclosure or the applicable fees and charges at any time. We will send notice to you of any amendment at your last listed address with us or transmit notice of the alteration or amendment over the Internet at least 21 days prior to the effective date of the change, if required by law. However, if the change is made for security purposes, we can implement it without giving you prior notice. Your use of the Service after 21 days following transmittal of the notice of alteration or amendment constitutes your acceptance of such alterations or amendments.
- In the event of a dispute regarding the Service, you and we agree to resolve the dispute by looking to the terms and conditions contained in this disclosure and the applicable account disclosures. The terms and conditions contained here, as they may be amended from time to time, shall supersede any and all other representations made by our employees.

DOCUMENT SERVICE AGREEMENT AND DISCLOSURE

By using our Online Banking Service ("Online Banking") and checking the "I agree to the terms of the Document Service Agreement and Disclosure," you are electing to receive your deposit account statements and loan account statements and certain disclosures and notices electronically ("eStatements"), and you agree that Cambridge Trust Company (CTC) may provide these communications to you in electronic form in lieu of paper form in accordance with these terms.

Please read the following agreement carefully and print and retain a copy of it for your records.

Definitions

As used in this agreement, the words "you" and "your" refer to the individual who is identified on our records as an owner or authorized signer on the account. The words "we," "us," "our" and "CTC" refer to Cambridge Trust Company.

The Scope of Your Consent

Your consent to electronic delivery covers the following categories of communications from us:

- Periodic and annual statements you are provided in connection with the eStatements for which we offer and you select electronic delivery, whether now or in the future.
- Disclosures that are required and may be provided on your periodic statements, including, but not limited to, the Error Resolution Notice required by the Federal Electronic Funds Transfer Act and Massachusetts General Laws Chapter 167B and the Billing Rights Statement required by the Federal Truth in Lending Act and Massachusetts General Laws Chapter 140D.
- Notices and other communications we may send to you, including, but not limited to, notices regarding changes to the terms of your account and this Service. Your continued use of the Service, including the eStatement service, following such communication will constitute your acceptance of the revised terms.
- If your account is joint with another person or persons, one of you may consent to electronic delivery and that person's election to receive eStatement shall apply to both or all of you. eStatements we send to one joint account owner shall be considered communicated to both or all owners.
- You understand that once we process your request, we will discontinue mailing printed account statements to your mailing address of record.
- You further agree to use CTC's Online Banking Services to acknowledge that consent of eStatement delivery is a requirement of the terms of the CTC's Online Banking Service and cancellation of eStatement delivery will result in the cancellation of the CTC Online Banking Service.

How We Will Provide Electronic Statements

You must be enrolled in CTC Online Banking and provide a valid e-mail address for our notification purposes in order to access your eStatements. Each statement period we will send you an e-mail notice advising you of the availability of your eStatement. Once you receive our e-mail notice, you may then access your current eStatement at the CTC Online Banking system website. Your eStatement may be accessed for a period of up to 7 years after it is first made available to you. If an e-mail we send to your e-mail address of record is returned as undeliverable, we will attempt to contact you by telephone or U.S. mail.

Your Right to Withdraw Consent to eStatement

You may withdraw your consent to have your statements and documents provided in electronic form at any time by selecting an alternative delivery method within the Services. Once you do so, all subsequent statements and documents will be delivered in paper format. We will not charge you a fee to process your request to withdraw your consent. However, if you have an account that requires eStatements and you withdraw your consent, any fees we may have been waiving on your account based on your agreement to electronic statement delivery will be charged subsequently. Consult your account disclosure and Fee Schedule for any fees that may then apply. You further agree that cancellation of eStatement delivery may result in the cancellation of the CTC Online Banking Service.

Requesting a Paper Copy of a Statement

You may request a paper copy of any eStatement, check image, disclosure or notice received electronically under this agreement by writing to us at the address for notices below within seven years after we provided the statement, image, disclosure or notice to you electronically. You may be charged a fee for a duplicate copy, as described in our then current Fee Schedule.

Software Requirements

To access CTC Online Banking and your eStatement, you must have a PC or Macintosh® computer with Internet access and browser software that supports 128-bit encryption.

You will also need Adobe® Reader® software version 5.0 or higher. You may download Adobe Reader for free at www.adobe.com.

Your Duty to Review Your eStatements

- You will receive an e-mail notifying you of the availability of your eStatement.
- You must promptly access and review your eStatement and notify us within the applicable time period specified in our Electronic Banking Agreement of any error, unauthorized transaction, or other discrepancy. The applicable time period within which you must notify us begins on the day we send you the e-mail notification, regardless of when you receive or open your eStatement.

System Access

Access to eStatements may be unavailable at times due to scheduled maintenance, unscheduled maintenance, or system outage. In addition, both environmental and physical events may occur that may cause the system to become unavailable. We will make every reasonable effort to ensure the availability of the system. However, we are not liable for the unavailability of the system or any damage that may result from system unavailability.

Disclaimer of Warranties

We make no warranty of any kind, express or implied, including any implied warranty of merchantability or fitness for a particular purpose, in connection with the eStatements services provided to you under this agreement. Except as otherwise required by law, you agree that we and our officers, directors, employees and agents are not liable for any indirect, incidental, special or consequential damages relating to your use of the eStatement services. You acknowledge that your sole and exclusive remedy in the event of your dissatisfaction is to cease use of the services.

Updating Your Contact Information

It is your responsibility to provide us with an accurate and complete e-mail address, postal address, and telephone number. You must promptly notify us of any change in your contact information. You may change your e-mail address with us through the CTC Online Banking system. You may notify us of changes to your postal address and telephone number by contacting us as described below.

Contacting Us

The best way to communicate with us about your eStatement or your account is to contact our Client Resource Center. The Client Resource Center can be reached at **(844)251-4244**, Monday through Friday, 8 a.m. - 5:30 p.m. Eastern Time or e-mail us at crc@CambridgeTrust.com.

CTC Right to Terminate

We reserve the right, in our sole discretion, to discontinue providing statements to you electronically and revert to paper statements or to change the terms of this agreement at any time. We will provide you with notice of any such termination or change as required by law.

Changes in Terms

We will advise you of any changes in the terms of this agreement, either by e-mail or by U.S. mail, addressed to your address in our records. If you do not agree to the change, you may notify us to cancel your eStatement and CTC Online Banking Service.

Verification of Ability to Obtain Statements Electronically

Federal law requires that you demonstrate to us that you can access your statement, our notice or other communication in the same manner that it will be provided. Your consent to electronic delivery is indicated by checking "I agree to the terms of the Statement Service Agreement and Disclosure" within CTC Online Banking and demonstrates to us that you have the minimum hardware and software specifications described above.

By checking "I agree to the terms of the Statement Service Agreement and Disclosure," I certify that I have read the above agreement and agree to its terms. I assent to use of e-mail messages sent to the e-mail address I have supplied. I request electronic delivery of the communications listed above. I understand that CTC will discontinue mailing my statements to my address of record. I have access to a computer that meets the technical requirements set forth above, including access to a printer or the ability to download information in order to keep copies for my records. By checking "I agree to the terms of the Statement Service Agreement and Disclosure" shall operate as my original signature.

PRIVACY & SECURITY POLICY AND TERMS & CONDITIONS

Applicable to all Personal Deposit Accounts

This is an agreement

Welcome to Cambridge Trust Company.

The following constitute the Terms & Conditions which apply to all personal deposit accounts you have with Cambridge Trust Company:

- Deposit Account Agreement
- Electronic Funds Transfer Disclosure Terms & Conditions
- Funds Availability Disclosure
- Fee Schedule
- Cambridge Trust Privacy Policy

These things are an Agreement between you and Cambridge Trust Company and together with your electronic signature will serve as your signature card.

Privacy & Security

Cambridge Trust Company values the relationship we share with you and we are committed to protecting your privacy. Our Privacy Notice outlines the standards established for all of our employees for collecting, using, retaining, and securing confidential Client information.

Cambridge Trust is committed to helping you protect your personal information. The links and information below will assist you in recognizing common fraud and identity theft tactics used to obtain your personal information and describe steps you can take to protect yourself.

- Federal Trade Commission - Bureau of Consumer Protection (www.ftc.gov/bcp/index.shtml)
- FDIC - Learn How to Protect Yourself From Identity Theft and Fraud (www.fdic.gov/consumers/assistance/protection/idtheft.html)
- Fake Checks.org - Recognizing a Fake Check Scam (www.fakechecks.org/)
- Federal Trade Commission - Identity Theft (www.ftc.gov/bcp/edu/microsites/idtheft/)

Online Transactions

Information is collected from you in three ways: (1) via your explicit input, (2) automatically, and (3) through the use of cookies.

Explicit Input

In connection with your use of the Cambridge Trust Online Banking services, whether through the Cambridge Trust site or a co-branded site established by a site partner, you may be asked to input certain information, including personally identifiable information. This input may occur during the use of various services and/or in your contact with Client Support.

You may also occasionally be asked to complete optional surveys that we will use for research for the purpose of improving our service to you.

If you purchase goods or services from a supplier through the Cambridge Trust Web site, the information obtained during your visit to the supplier site and the information you give — such as an account number and contact information — are provided to the supplier. This is to enable transactions to take place. Suppliers have separate privacy and data collection practices. We have no responsibility or liability for these independent policies. For more information regarding any particular supplier and its privacy policies, we recommend that you visit that supplier's home page and review its policies.

Automatic Collection

In the course of providing you with services, Web and application servers will automatically collect usage-related information, including URLs that you access, the date and time of your usage, your IP address, and your browser type. This information is collected for effective capacity planning and troubleshooting Web site performance.

Cookies

Certain information is gathered by a mechanism called "cookies." As part of offering and providing customizable and personalized service, "cookies" are used to store and sometimes track personally identifiable information about you. Cookies are small files that your browser places on your computer's hard drive when you sign in and sign out of a site.

As a general matter, the use of cookies is intended to make your online experience safer, easier, and more personalized. More specifically to:

- Identify you as a prior client
- Enhance your security and privacy by using the cookie to authenticate your identity and access rights
- Help evaluate the usage of various services

Although you have the ability to modify your browser to either accept all cookies, notify you when a cookie is set, or reject all cookies, it is not possible to utilize some online services if you reject cookies.

If you have any questions about this Privacy Notice, please contact us either through your office manager, by email at **crc@CambridgeTrust.com** or by mail at:

Cambridge Trust Company Attn.: Compliance Officer P.O. Box 380186 Cambridge, MA 02238-0186