

Important Information About Opening an Account

To help the government fight the funding of terrorism and money laundering activities, Federal Law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may ask to see your driver's license or other identifying documents.

You authorize Cambridge Trust to obtain a consumer report on you for the purpose of verification of your identity and information that you have provided to us. Upon request, you agree to provide personal identification, such as a driver's license, when conducting certain transactions. For deposit accounts, Cambridge Trust may obtain any credit reference necessary, including but not limited to ChexSystems.

Electronic Signatures

Section 101(c)(1) of Title 1 of the Electronic Signatures in Global and National Commerce Act allows financial institutions to issue electronic records to a consumer after obtaining the consumer's affirmative consent. You should know that:

- Our deposit product disclosures are available in both electronic and paper form.
- You may request paper copies of our deposit product disclosures, free of charge, at any time, upon request at any of our branches, by letter or by email
- Consent to receive electronic disclosures applies only to your application for a Cambridge Trust deposit account. Other disclosures may be provided in paper form as necessary.
- You may withdraw your consent to receive electronic disclosures or update information needed to contact you by notifying us in writing at 1336 Massachusetts Avenue Cambridge, MA 02138, or by email at crc@cambridgetrust.com

In order to receive our electronic disclosures, you will need "Adobe Acrobat Reader" software installed on your computer, and a printer installed. A link to download Adobe Acrobat Reader for free will be contained in the web page presented to you upon submission of this application.

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