THE VILLAGE BANK ELECTRONIC STATEMENT AGREEMENT

Disclosure Acceptance Code: 1910

As a registered user of the Internet Banking services offered by The Village Bank (hereinafter referred to as “The Village Bank”, “bank”, “us” or “we”), you now have the option to receive electronic monthly/periodic statements for any of your eligible statement savings and checking accounts (collectively referred to hereinafter as “deposit accounts” or “accounts”) with The Village Bank that are linked to and accessible through The Village Bank’s Internet Banking System.

This Electronic Statement Amendment (“Amendment”) shall supplement and modify to the extent necessary the terms and conditions of the Online Agreement which you have previously entered into with The Village Bank. If you want to receive electronic account statements on any eligible account instead of statements sent to you by mail, you must first read and agree to all the terms and conditions set forth in this Amendment. By enrolling in electronic account statements, you are acknowledging your understanding of, and agreement to, the following terms and conditions:

1. You agree to the electronic delivery to you of the Online Agreement, this Amendment and any monthly/periodic account or billing statements (collectively referred to hereinafter as “account statements”) that are required under applicable law to be delivered to you in writing with respect to each of your statement deposit accounts (including any associated overdraft lines of credit) that have been converted to electronic statement delivery pursuant to both your instructions and this Amendment.

2. Once you have accepted the terms and conditions set forth in this Amendment, each of the eligible deposit accounts designated by you and approved by The Village Bank will be converted by The Village Bank to electronic statement delivery (hereinafter referred to as “converted account(s)”). Accordingly, you will no longer receive account statements by mail for any such converted account (including any associated overdraft lines of credit).

3. Pursuant to this Amendment, The Village Bank will deliver any applicable electronic statement to you by making such statement available online through your Online Banking Account as described herein for you to access at your convenience. Each of your monthly/periodic electronic statements will be available for your viewing, downloading or printing for a period of sixteen (16) months from the date you are first notified the statement is available to you online. The Village Bank will send you an electronic e-mail message to the e-mail address we have on file for you each time an electronic statement is made available online. You will be responsible for viewing each of your electronic account statements in a timely manner so as to comply with any error resolution requirements and time periods, or with any other terms and conditions of your account(s) affected by this Amendment. If you cannot access, print or view your electronic statement for any reason, you must contact The Village Bank immediately at (617) 969-4300 to make alternate arrangements to gain access to your account statement and/or statement information so that you can properly and timely comply with your account obligations.

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4. Once any account has been converted to electronic statement delivery pursuant to this Amendment, you will no longer receive paper images of your cancelled checks but you will be able to access check images as part of your monthly/periodic electronic account statement.

5. You will not be charged a fee for the electronic delivery of your account statement(s) pursuant to this Amendment. However, once your account(s) have been converted upon your request hereunder to electronic statement delivery, The Village Bank reserves the right to charge you a fee if you request The Village Bank to mail or otherwise provide you with a hard-copy of any account statement that already has been provided to you electronically. Please consult our Schedule of Fees available online on the The Village Bank website for a listing of our current fee(s) associated with your request for copies of your statement.

6. **YOUR ELECTRONIC STATEMENTS WILL BE MADE AVAILABLE ONLINE. ACCORDINGLY, YOU WILL NEED TO HAVE INTERNET BROWSER SOFTWARE IN ORDER FOR YOU TO ACCESS, VIEW OR PRINT YOUR ELECTRONIC STATEMENTS MADE AVAILABLE HEREUNDER.**

7. By accepting below, you confirm that you meet the hardware and software requirements required for you to access, view and print your electronic account statements as contemplated under this Amendment.

8. The Village Bank hereby reserves at all times the right in its sole and absolute discretion to approve of and/or deem whether any account or account holder is eligible for the services set forth in this Amendment.

9. The Village Bank hereby reserves the right to terminate this Amendment and/or to cancel the ability of any account holder to access any electronic statement at any time without notice or as otherwise allowed by law. If The Village Bank takes any such action, The Village Bank shall make the necessary changes to any affected account so as to allow for the delivery of any related account statements by mail or as otherwise provided under the original terms of the applicable account agreement with The Village Bank.

10. This Amendment shall be effective until revoked by you either by notice sent electronically in an e-mail to The Village Bank at webhelp@village-bank.com or in writing mailed to: The Village Bank, ATTENTION: Operations Center, 320 Needham St, Suite 200 Newton, MA 02464.

11. The Village Bank hereby reserves the right in its sole and absolute discretion to limit the approval or availability of and the access to the services set forth in this Amendment on any subject account being applied for hereunder to only the individual listed on the bank’s records as the primary account holder of such account(s).

12. If any account which you have applied for and have been approved by the bank to receive electronic statements is a joint account, please be advised that your joint account holder will no longer receive a printed account statement, and can only view the statement online. Therefore, it will be your responsibility to notify your joint account holder of the change in statement status.

If you have any questions concerning this Amendment, please contact The Village Bank’s Operations Center at: (617) 969-4300.

Minimum System Requirements: To receive and review disclosures electronically, and to view, download, and print eStatements, you will need Microsoft Internet Explorer version 4.04 or higher, or Netscape version 6.0 or higher, and Adobe Acrobat Reader version 4.0 or higher. Electronic Statements are viewed using a security technology called Secure Sockets Layer (SSL). For your security, your web browser must support 128-bit SSL.

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