



Consumer Agreement

Please read carefully the following important eNSB Consumer Agreement (“Agreement”) which applies to eNSB electronic online banking (eNSB) at Northfield Savings Bank. This Agreement describes your rights and obligations as a user of eNSB. It also describes the rights and obligations of Northfield Savings Bank.

Your checking and savings accounts are governed by Account Disclosures—NSB’s *Truth in Savings, Funds Availability*, and the *Electronic Funds Transfer* disclosures that you received when you opened your accounts. Please refer to the Account Disclosures for information regarding your accounts. This Agreement and the Account Disclosures are contingent on the other, but if it appears that this Agreement and the Account Disclosures conflict, the terms of your Account Disclosures will govern (except to the extent that this Agreement sets more stringent limits on the number or frequency of transfers or transactions).

By requesting and using eNSB, you agree to comply with the terms and conditions of the Agreement.

Definitions

Customer is defined as an individual, 13 or older, utilizing the services of eNSB. Minors (under 18) must have the signature of a parent/adult, who is joint owner on the account, to qualify for eNSB.

Bill Payment is a payment you initiate using eNSB whereby you authorize NSB to remit on your behalf a payment to a particular payee (Refer to the Bill Payment section).

Business day means every day except Saturdays, Sundays and federal holidays.

eNSB means electronic online banking at Northfield Savings Bank.

Payee List is a list of pre-established payees who can receive electronic payments, and any additions you add to that list. Any additions you add will be paid by check.

Primary Account is the checking account you designate NSB to charge for bill payments and Bill Payment service charges.

User ID means the unique identification code used in combination with a password to access eNSB.

We, Us, Our, NSB, and the Bank mean Northfield Savings Bank.

You and Your means each individual customer of eNSB.

Agreements

This Agreement for eNSB (online Banking) is entered into between Northfield Savings Bank and any customer who uses eNSB. This Agreement governs the terms and conditions for your use of eNSB.

In addition to this Agreement, you and the Bank agree to be bound by and comply with the requirements of the agreements applicable to each of your Accounts accessed by use of eNSB. Your use of eNSB is your acknowledgement that you have received these agreements and the Account Disclosures when you opened your accounts at the Bank including the charges that may be imposed for electronic funds transfers or the right to make transfers listed in the fee schedules accompanying those disclosures.

If you use eNSB, or permit another to use eNSB, each party agrees to the terms and conditions stated in the Agreement. Further, you authorize the Bank or appropriate third parties to debit, transfer, and process instructions initiated at your computer.

Your Responsibility

You are responsible for all transfers and bill payments you authorize using eNSB. If you permit other persons to use your Password (PIN) to perform transactions, you are responsible for any transactions they authorize from your accounts.

You agree not to allow anyone to gain access to eNSB or to let anyone know your Password (PIN) used with eNSB. In order to protect yourself against fraud, you need to adhere to the following guidelines:

- ∅ Do not give out your account information, Password (PIN), or User ID.
- ∅ We recommend you periodically change your password and you don't "recycle" the same password.
- ∅ Do not leave your PC unattended while you are in the eNSB Site.
- ∅ Never leave your account information within range of others, and DO NOT send privileged account information (account number, Password (PIN), etc.) in any public or general e-mail system.
- ∅ Periodically, we will ask you to verify and update your contact information.

The parent/adult signing on behalf of a minor agrees to accept full responsibility for the actions of the minor.

Access

Because the eNSB software program permits you internet access to your accounts through computers or devices under your immediate control (your "internet device"), it is your responsibility to initiate and maintain adequate procedures to prevent any unauthorized use of or access to your accounts through your internet device. You agree that we have no control as to the persons who have access to your internet device, and we will not be liable for any loss or damage resulting from any such unauthorized access.

Hardware and Software Requirements

You hereby confirm to us that you will provide your own Internet Device, including a personal computer (a "**PC**") with a modem (56K or higher is recommended), related equipment (the "**Hardware**") and Internet web browser software which supports 128-bit encryption (the "**Software**"). You also must provide the Internet access service required by the Hardware and/or the Software. You are and will remain solely responsible for all aspects of your Internet Device and connection to eNSB, including the purchase, hook-up, installation, loading, operation, maintenance, upgrading and security of the Hardware, the Software, your telephone, cable or other internet connection service, and your Internet service provider, and for all related costs. You are solely responsible for scanning the Hardware and the Software for computer viruses and other related problems before you use them. You further agree to maintain a printing device connected to your Internet Device from which you can print paper copies of eNSB documents, disclosures and reports.

Terms and Conditions

The following terms and conditions govern your use of eNSB. NSB reserves the right to modify these terms and conditions at any time, effective upon publication. NSB may publish those modifications by providing you with notice by regular or e-mail, that is permissible by law. Your use of eNSB constitutes agreement to these terms and conditions and any modifications thereof.

- ∅ You agree to indemnify, hold harmless and defend Northfield Savings Bank from and against any and all claims, actions, suits, judgments and expenses (including court costs and reasonable attorney, accountant and expert witness fees) at your expense, arising from your failure to abide by these restrictions on the use of eNSB. You also agree that the following uses of eNSB are strictly prohibited:
 - § Unauthorized communication of any charge or credit card information belonging to any other person or entity;
 - § Unauthorized communication of any information concerning any Password (PIN) or other online access number, code or identification or any other proprietary information belonging to any other person or entity;
 - § Use of eNSB in violation of any telecommunication, postal, or other local laws or regulations of the United States or any State or in furtherance or commission of any crime or other unlawful or improper purpose.
- ∅ Except as provided in the Agreement, Northfield Savings Bank and its suppliers make no warranties or representation of any kind with respect to eNSB and/or the Bill Payment service, whether expressed or implied, including but not limited to merchantability or fitness for particular purpose or the compatibility of the software with any computer hardware. Neither NSB nor its suppliers nor anyone else who has been involved in the creation, productions or delivery of eNSB and/or the Bill Payment service assumes any responsibilities with respect to your use thereof. No oral or written information or advice given by the Bank or its suppliers or any of their employees shall create a warranty or in any way increase the scope of the warranty. You may not rely on any such information or advice. The foregoing constitutes Northfield Savings Bank's sole and exclusive liability to you with respect to your use of eNSB.
- ∅ You further agree:
 - § Electronic transmission of confidential business and sensitive personal information is at your risk.
 - § NSB reserves the right to monitor and review electronic transmissions online and in storage, and to remove or reject any material which NSB, at its' sole discretion, believes may be unlawful or objectionable, without prior notice.
 - § NSB reserves the right to provide information about eNSB transfers by you to agencies having regulatory jurisdiction over NSB.

Notices – Unless otherwise provided, all correspondence and notices shall be sent to the parties at the addresses indicated in our records. You also agree that we may provide notification to you electronically in place of notification by mail. Notices include disclosures, changes to your account agreement(s), our privacy notice, and service fee schedules.

Bill Payment

You may use the eNSB Bill Payment ("Bill Payment") service to make payments from any checking account you have selected for that purpose. The following terms and conditions apply to your use of Bill Payment services via personal computer. NSB reserves the right to modify these terms and conditions at any time, effective upon publication. You must follow product use instructions as set forth in this agreement and in the BILL PAYMENT FAQs sheet found on www.NSBVT.com under Online Banking.

Your use of NSB's Bill Payment service constitutes agreement to these terms and conditions and modifications thereof.

- To Pay Bills, you authorize NSB to remit a payment on your behalf to a particular payee. Those payment requests are referred to as 'bill payments'. You must schedule bill payments to be processed on a

specific date (3 business days prior to the due date if electronic payment, 5-7 business days prior to due date if check payment) known as the "Payment Process Date".

- Sufficient funds must be maintained in the primary checking account on the Payment Process Date. If there are insufficient funds in your account to make a payment, we will attempt to withdraw funds on each following business day.
- How payments are remitted. NSB will remit payments either by transferring funds electronically to the payee or by sending the payee a paper check.
- Electronic Payments. In addition to this Agreement and the Account Disclosures, both Regulation E and ACH Rules govern payments made electronically. Refer to the eNSB *Electronic Funds Transfer Disclosure* for details. The Payee List will indicate if your payment will be made electronically or by check.
- Payment by Check. If payment is made by check, draft, or similar paper item, the payment will not be covered by Regulation E or the ACH Rules. It is processed and handled in accordance with the Uniform Commercial Code, and the applicable Account Disclosures. If the Payee List indicates that your payment will be made by check (Check will show in the Payee Type column), it will not be governed by the rules for electronic payments.

NSB has no obligation to make payments:

- to payees outside the United States,
- for less than \$1.00, or
- for an amount \$20,000 or greater.
- Modifying or Deleting Bill Payments. Any payment requested between 2 am and 12 pm may be stopped prior to 12 pm on the payment day. Any payment requested between 1 pm and 2 am may be stopped before 2 am. All times are approximate.
- Authorized Accounts. Bill payments can be made only from a checking account. Bill payments will not be processed from other types of deposit or loan accounts.

Addition of Services

New services may be introduced for eNSB online Banking from time to time. The Bank will notify you of the existence of these new services. By using these services when they become available, you agree to be bound by the rules that will be made available to you concerning these services.

Authorized Transaction by An Owner or Authorized Signer

You agree that the use of eNSB by any one owner of a joint account or by an authorized signer on an account shall be deemed an authorized transaction on an account unless you provide the Bank with written notice that use of eNSB is terminated or that the joint account owner or authorized signer has been validly removed from the account.

Fees

There are no fees for basic eNSB or consumer Bill Payment services. (Refer to your Account Disclosures and NSB's *Service Fee Schedule* for other Account fees or service charges.)

We reserve the right to change and/or impose fees upon notice to you.

Electronic Check Conversion

You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to:

- ∅ Pay for purchases or,
- ∅ Pay bills.

No Signature Required

When any eNSB instruction generates items to be charged to your account(s), you agree that we may debit such account(s) without requiring your signature on the item, and without prior notice to you. Use of your eNSB password is your signature authorization for all purposes of this Agreement and your Account Disclosures.

Virus Protection

The Bank is not responsible for any electronic virus or viruses that you may encounter. We suggest that you routinely scan your PC using a continually updated virus protection product that also scans Internet and e-mail files. An undetected virus may corrupt and destroy your programs, files and your hardware, and may even affect portions of the software used for eNSB.

Changes To This Agreement

We may change this agreement at any time.

Changes to this agreement will be effective immediately after we make them, except those changes that we are required to tell you about in advance. Those changes will be effective after we have given you prior written notice as required by applicable law.

You may obtain a copy of any current agreement(s) by writing to us at Northfield Savings Bank, 33 South Main Street, P O Box 347, Northfield, VT 05663.

Assignment

We can assign our rights and delegate our duties under this agreement to a company affiliated with us or to any other party. You may not assign your right or duties to anyone else.

Termination

Either you or we may terminate this agreement and your eNSB enrollment at any time upon giving written notice of the termination to the other party. If you terminate eNSB, you authorize us to continue making transfers you have previously authorized until such time as we have had a reasonable opportunity to act upon your termination notice. Once we have acted upon your termination notice, we will make no further transfer or payments from your accounts, including any transfers or payments you have previously authorized.

If we terminate your use of eNSB we reserve the right to make no further transfers or payments from your account, including any transactions you have previously authorized.

Governing Law

This Agreement is governed by the laws of the State of Vermont and applicable federal law. You irrevocably submit to the jurisdiction of any state or federal court sitting in the State of Vermont and agree that in any action brought under this eNSB Agreement venue shall be placed in the county or district where we maintain our business offices.

Privacy Policy

Please refer to our privacy policy, Your Privacy, that is located at our site.

Information

Questions about this Agreement should be directed to: 1-802-485-5871 or write to us at Northfield Savings Bank, 33 South Main Street, P O Box 347, Northfield, VT 05663 or you may email us at NSB@NSBVT.com.

An important note about security:

Please do not send us your account numbers or private financial information via e-mail. All inquiries regarding your private financial information should be sent to NSB via the message center which is a secure transmission medium.

eNSB Electronic Funds Transfer Disclosure

Please read carefully the following important Electronic Funds Transfer Disclosure that applies to online Banking (eNSB) at Northfield Savings Bank. This Disclosure describes your rights and obligations and the rights and obligations of Northfield Savings Bank under the Electronic Funds Transfer Act.

NOTE CONCERNING BILL PAYMENTS: PAYMENTS MADE BY CHECK (INDICATED IN THE PAYEE TYPE COLUMN OF THE PAYEE LIST) ARE NOT GOVERNED BY THE TERMS OF THIS DISCLOSURE, BUT ARE GOVERNED BY ACCOUNT DISCLOSURES AND THE UNIFORM COMMERCIAL CODE.

Consumer Liability

Tell us AT ONCE if you believe your eNSB User ID and/or Password (PIN) has been lost or stolen. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account. If you tell us within 2 business days, you can lose no more than \$50 if someone used your eNSB User ID and/or Password (PIN) without your permission.

If you do NOT tell us within 2 business days after you learn of the loss or theft of your eNSB User ID and/or Password (PIN) and we can prove we could have stopped someone from using your eNSB User ID and/or Password (PIN) without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

Contact In Event Of Unauthorized Transfer

If you believe your eNSB User ID and/or Password (PIN) has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call 802-485-5871 or write Northfield Savings Bank, Servicing, 33 South Main Street, P O Box 347, Northfield VT 05663

Business Days

For purposes of these disclosures, our business days are Monday through Friday. Holidays are not included.

Transfer Types And Limitations

Account access. You may use your eNSB User ID and/or Password (PIN) to:

- § Check your account balances and review account history
- § Transfer funds between your designated NSB checking and savings accounts whenever you request

- § Transfer funds from your designated NSB checking or savings account to make an NSB loan payment
- § Place stop payments
- § Process bill payments from your checking account (if you have authorized this service).

Limitations on frequency of transfers.--You may make only six (6) transfers per month from savings, and only 3 of those transfers may be to a third party.

Fees

There are no fees for basic eNSB or consumer Bill Payment services. (Refer to your Account Disclosures and NSB's *Service Fee Schedule* for other Account fees or service charges.)

We reserve the right to change and/or impose fees upon notice to you.

Confidentiality

We will disclose to third parties information about your account or the transfers you make:

- Where it is necessary for completing transfers, or
- In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant, or
- In order to comply with government agency or court orders, or
- If you give us your written permission.

Periodic Statements

You will continue to get a monthly account statement for checking and savings accounts. If you elect to receive an e-statement, no paper statement will be sent. If you wish to discontinue e-statements, please write to us at PO Box 347, Northfield, VT 05663 or call us at 800-NSB-CASH.

Preauthorized Payments

Right to stop payment and procedure for doing so. If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here's how: You can delete the transaction if it is prior to noon on the payment date. Otherwise, you may be able to place a stop payment through eNSB, contact us by phone 1-800-NSB-CASH, or stop by one of our offices and speak with a customer service representative. Refer to FAQ's, Payment Issues.

Liability For Failure To Stop Payment Of Preauthorized Transfer

If you order us to stop one of these payments 3 business days or more before the transfer is scheduled (Payment Process Date), and we do not do so, we will be liable for your losses or damages up to the amount of any transfer actually made by us which you ordered us not to make.

Financial Institution's Liability

If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages up to the amount of the difference between any transfer which was authorized and the amount, if any, which the Bank actually transferred. However, there are some exceptions. We will not be liable, for instance:

- If, through no fault of ours, you do not have enough money in your account to make the transfer.
- If the system was not working properly and you knew about the breakdown when you started the transfer.
- If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- If there is a hold on your account or access to it is blocked in accordance with banking policy or as a result of legal process or other encumbrance

There may be other exceptions stated in our agreements with you and these exceptions will also apply to your eNSB account.

In Case of Errors or Questions About Your Electronic Transfers.

Telephone us at 802-485-5871 or write us at Northfield Savings Bank, Servicing, P O Box 347, Northfield VT 05663 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

§ Tell us your name and account number (if any).

§ Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.

§ Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly.

If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

Northfield Savings Bank South Main Street Northfield VT 05663 (800) NSB-CASH Member FDIC

eNSB Sign-up Form

New eNSB Customer Change in Service Discontinue Service

In order to issue a personalized User ID to each owner of a joint account, each owner must fill out a separate application.

Name <i>(please print clearly)</i>	Birth Date*	Home Phone Number ()
Mailing Address	SSN /TIN	Work Phone Number ()
City, State & Zip Code	e-Mail Address <i>(required)</i>	

***You must be 13 years of age. Minors (under 18) must have the signature of a parent/adult, who is joint owner on the account, sign for eNSB.**

Your Password (PIN) and User ID. If you complete this form and bring it to any NSB branch you will be told your password (PIN). If you mail or fax this form to the address below you will receive your password in the regular USPS mail. Your User Id will be e-mailed to you within 7 business days.

Service Fees. There are no fees for basic eNSB or consumer Bill Payment services. (Refer to your Account Disclosures and NSB's *Service Fee Schedule* for other Account fees or service charges.)

Signing up for eNSB and/or Bill Payment. In the chart below, indicate the account(s) you wish to access, the type of account, and whether you are adding or deleting the account. Note that Club, CD and IRA accounts are accessible for inquiries only. In the extreme right column select "add" if you wish to use eNSB Bill Payment Service. Note that Bill Payment may only be funded from checking accounts. See Service Fees above.

Adding or Deleting Accounts you would like to access through eNSB and/or Bill Payment						
	ACCOUNT NUMBER	ACCOUNT PSEUDO NAME	ACCOUNT ACCESS		BILL PAYMENT	
			Add	Delete	Add	Delete
1			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Use the back of this form for additional accounts.

Acknowledgement and Agreement. I acknowledge that I have received the eNSB Agreement and eNSB Electronic Funds Transfer Disclosure. I request access to the above listed accounts through use of eNSB and I understand and agree that by requesting and using eNSB, I agree to comply with the eNSB Agreement and eNSB Electronic Funds Transfer Disclosure, including any fees or charges applicable to such services, including Bill Payment. A parent/adult signing on behalf of a minor agrees to accept full responsibility for the actions of the minor.

Signature: _____

Date: _____

Parent/Adult Signature: _____

Date: _____

Please complete this form and bring, mail, or fax to:

Northfield Savings Bank
Attention: eNSB
33 South Main Street, P.O. Box 347
Northfield, VT 05663

Fax: (802) 485-9325

You have agreed to accept disclosures and modifications to your eNSB Agreement (if permitted by law) electronically. If you wish to discontinue this service, please write to us at the address listed above or call us at 800-NSB-CASH.

For NSB Use Only

Netteller ID:	Employee Set Up:	Input Date:
Service Charge Code:	Received By:	Date Rec:
		Br/Dept: