



Disclosures and Consent to Electronic Communications

Thank you for your interest in opening an account at ableBanking, a Division of Northeast Bank. Please carefully read the following.

Because this account is only offered online, to apply for this account, you must consent to receive your account-opening disclosures, future account-related disclosures and notices and account statements (collectively, the "Account Documents") electronically. You may not later withdraw your consent with respect to Account Documents already provided electronically. You may withdraw your consent to receive future Account Documents electronically, but if you do so, your account will be closed. You may withdraw your consent by sending an email to us through your online banking account or calling one of our ableBankers at our Contact Center at 1-888-I-AM-ABLE (888-426-2253).

You may request a paper copy of any Account Document provided to you electronically, by mailing a written request to the ableBanking, PO Box 2606, Lewiston, ME 04241-2606 or by sending us a secure email through your online banking account. You may also call one of our ableBankers at our Contact Center at 1-888-I AM- ABLE (888-426-2253). The request should include your name and mailing address and should identify the particular Account Document for which a paper copy is requested.

System Requirements

To receive and access the Account Documents electronically, you will need Internet access and a web browser that meets the security requirements of our website, such as Microsoft Internet Explorer version 6.0 or higher, or Mozilla Firefox and Adobe Acrobat Reader version 5.0 or higher. Your access to this page verifies that you have the system capability to access our website and to receive and access pdf files.

E-Mail Requirements

You agree to provide us with a valid and active email address where we may send you email notifications. You understand that email notifications from us will not contain account-related information or your Account Documents, but will direct you to our secure website where you will be able to view the information, including up to 12 months of your previous account statements. You understand that it is your responsibility to promptly notify us of any change in your email or postal address by contacting us at 1-888-I AM ABLE (888-426-2253) or by sending us a secure email through your online banking account.

You should print or otherwise save a copy of this Disclosure and Consent to Electronic Communications for your records.

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