

Disclosures and Consent to Electronic Communications

Thank you for your interest in opening an account at ableBanking.

Federal law requires that we obtain your consent before providing required disclosures electronically and to electronically receive all notices, disclosures, and documents as you complete your online application. Please carefully read the following before affirming your consent to conduct business with us electronically. When you accept direct deposits or authorize automated payments/debits/checks or telephone transfers to or from your account, you agree to these terms and conditions.

CONSENT TO RECEIVE DOCUMENTS ELECTRONICALLY

By checking the box to accept the terms of this Agreement, you are consenting to receive account documents and information from us electronically. If you wish to withdraw your consent applicable to this application, simply exit the session prior to accepting this agreement and your account will not be opened. Because we provide certain disclosures to you immediately after submitting your online application, you will not be able to withdraw your consent once it is given for this application. This Agreement applies to all initial disclosures, notices and terms and conditions related to opening an account. This Consent will remain effective for the application process and will remain until you withdraw your consent. This Consent does not apply to future account applications.

WITHDRAWAL OF YOUR CONSENT

If you would prefer to receive paper copies after consenting to receive electronic disclosures and submitting your online application, please email us at info@ablebanking.com or contact us by phone at 1-888-426-2253. You may also request a paper copy of any Account Document by mailing a written request to ableBanking, PO Box 2606 Lewiston, ME 04241-2606 or by sending us a secure message through your online banking account. The request should include your name and mailing address and should identify the 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 minimum requirements for the session. Supported browsers are Microsoft Edge, Mozilla Firefox, or Google Chrome. Adobe Acrobat Reader version 5.0 or higher is required to view pdf documents. Your access to this page verifies that you have the minimum requirements to access our service and to receive and access pdf files. You are responsible for the selection, maintenance and operation of your Access Device and the hardware and software that you use to receive electronic disclosures that transact business with us electronically. We are not responsible for any hardware or software failures that interrupt the delivery of electronic documents that are beyond our reasonable control.

EMAIL 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 of your Account Documents. You understand that it is your responsibility to promptly notify us of any change in your email or postal address by contacting us at 1-888-426-2253 or by sending us a secure message through your online banking account.

MULTIPLE ACCESS DEVICES

Your acceptance of this Disclosures and Consent to Electronic Communications Agreement applies to all Access Devices you use. An Access Device means any electronic device you use to access your account and view electronic documents. This includes, but is not limited to, a computer or mobile device such as a smartphone or tablet. If you change the Access Device you use it is your responsibility to ensure that the new Access Device meets system requirements and you are able to access and view electronic documents on the new device. Please call us at 1-888-426-2253 if you have difficulties accessing or viewing electronic documentation on your selected Access Device.

You should print or otherwise save a copy of this eSign Disclosure and consent to electronic communications for your records.

CONSENT AND ACCEPTANCE

By clicking the checkbox, you are demonstrating that you have a computer or mobile device with internet access, a browser and a compatible operating system to access electronic documents. You also agree with all applicable terms and conditions shown, you have reviewed and agree to this Disclosures and Consent to Electronic Communications Agreement, and that clicking the checkbox is legally binding as your signature.