ESIGN and ELECTRONIC COMMUNICATIONS DISCLOSURE AND CONSENT

This ESIGN and Electronic Communications Disclosure and Consent (this "Consent") covers all accounts, products, and services available through Eastern Bank's online and mobile banking services, including any ATM or debit cards that can be used to access your accounts.

By enrolling in either online or mobile banking, you specifically agree that any electronic signatures that you provide through the Online Bank Services or Mobile Banking are valid and enforceable as your legal signature. You acknowledge that these electronic signatures will legally bind you to the terms and conditions contained in the related documents just as if you had physically signed the same documents with a pen. In addition, you are agreeing to receive all communications relating to these accounts, products, and services electronically.

The types of communications we may send you electronically include, but are not limited to:

- The Online and Mobile Banking Agreement, including updates to the agreement;
- The deposit account agreements applicable to your deposit accounts, including related fee schedules and updates to the agreements and fee schedules;
- Opt-in and opt-out election forms for overdraft protection and other bank services;
- The banking statements for your deposit accounts depending on the Service and your statement delivery preference;
- This Consent, including updates to the consent; and
- Other notices, disclosures and information related to the accounts, products, and services you obtain from Eastern Bank.

To access, view, and retain electronic communications, your personal computer or mobile device will need to have compatible software, such as Adobe Reader. You can view the software and browsers we currently support at www.easternbank.com/techspecs. If you change your electronic contact information (such as your mobile phone number or email address), you should update the information in Eastern Bank's records through the electronic service you use (online banking or the mobile banking app) or by contacting Eastern Bank at the telephone number or address below.

You may request paper copies of any of the disclosures provided to you electronically by contacting Eastern Bank at the telephone number or address below. Fees may be charged for paper copies of some disclosures, so see Eastern Bank's fee schedules or ask for more information before requesting copies.

You may withdraw your consent to receive account statements electronically by changing your statement delivery option through the Services to paper delivery for the applicable account(s). Before making this change, you should print or save copies of your past electronic statements, which will no longer be available online after you submit your request to change the statement delivery option to paper delivery. Upon changing your statement delivery option to paper delivery, you will begin to receive paper copies of your statements in the mail.

You may withdraw your consent to electronic disclosures at any time by contacting Eastern Bank at the telephone number or address below. *However*, the online and mobile banking services are not available without electronic disclosures, so withdrawing your consent to electronic disclosures will automatically terminate your use of these services.

Contact Eastern Bank at: 1-800-EASTERN (1-800-327-8376) or Eastern Bank, Customer Service Center, 195 Market Street, EP3-02, Lynn, Massachusetts 01901-1508.