

Electronic Delivery Services Agreement

What this Agreement Covers

This agreement (the "Agreement") between you and Enterprise Bank and Trust (the "Bank") governs your enrollment in Online Account Opening Electronic Delivery Services (the "Service") offered by the Bank. By default, the Service enables you to view, download and print your new account regulatory disclosures via a device with a valid Internet connection. This Agreement applies to all communications, documents, disclosures, and electronic signature related to the products, services, and accounts offered or accessible through this online account opening application process for all applicants.

Acceptance of the Agreement

By accepting this Agreement you acknowledge and agree to the terms and conditions set forth below:

- A. You agree to receive all legal and regulatory disclosures and other communications associated with any of the applications or transactions available through this online application process through electronic means including this web-based electronic interface and email.
- B. You agree to notify the Bank of any changes to your contact email address so that the Bank may continue to send you electronic notifications. You will also notify the Bank of any physical address changes or changes to your telephone number.
- C. In the event the Bank is unable to transmit an email notification to you due to an inaccurate email address, your account information will be mailed to your physical address of record.
- D. Except as expressly provided in this Agreement, your participation in the Service does not change your rights and obligations related to your deposit account relationship with the Bank, as described in the document entitled *Terms and Conditions of Your Account*, which is provided to you at the time you establish an account with the Bank, as amended by us from time to time, and any other agreements and disclosures relevant to your account, including, without limitation, and fees disclosed therein.

Requirements for Use of the Service

In order to participate in the Service and receive and retain copies of your online account opening disclosures electronically you will need to obtain access to the following:

- A. A computer and modem or other device capable of accessing the Internet;
- B. An active Internet Service Provider;
- C. An active email account;
- D. A web browser that supports 128-bit SSL encryption, which requires a minimum web browser version of:
 - Microsoft Internet Explorer - 11.0 or higher
 - Microsoft Edge – 17.0 or higher
 - Mozilla Firefox – 66 or higher
 - Google Chrome - 75 or higher
 - Apple Safari - 10.0 or higher
 - Computer or device storage to retain the disclosures electronically or a printer to retain paper copies.

We are continually upgrading our online services to provide you with the most valuable and secure online access. As we add new functionality to our online banking service, there are certain browser versions and operating systems that do not support these changes. We recommend that you use the latest version of the supported browsers and keep your security settings up to date.

Updating Your Contact Information

You must keep the Bank informed of any changes in your telephone number, mailing address, or email address. You must notify the Bank in any of the following ways:

- A. Contact the Bank by telephone at (978) 459-9000 or out of the area at (877) 671-2265;
- B. Send an email to EBinfo@ebtc.com;
- C. Contact the Bank by mail:

Enterprise Bank and Trust Company
Attn: Deposit Servicing Department
222 Merrimack Street
Lowell MA 01852

Your Rights and Options

Paper or Non-electronic Form. In order to open an account online, you are required to enroll in the Service. If you do not wish to enroll in the Service, please visit one of our branch locations to open an account. If enrolled in the Service you may still request a paper copy of your new account regulatory disclosures. To request a paper copy, contact the Bank by telephone at (978) 459-9000 or out of the area at (877) 671-2265. The Bank reserves the right to charge you a service fee for the paper copy. See Enterprise Bank Fee Schedule for more information.

- A. **Withdrawal of Consent to Electronic Delivery.** If at any time after you consent to electronic delivery of your new account regulatory disclosures you wish to withdraw your consent to electronic delivery, you should notify the Bank either by email to EBinfo@ebtc.com or in writing of your intention to do so. You may mail your notification of termination to the Service to the following address:
- Enterprise Bank and Trust Company
Attn: Deposit Servicing Department
222 Merrimack Street
Lowell MA 01852**
- B. **Duration of Consent.** If you consent to electronic delivery of your new account regulatory disclosures, your consent will apply only to those disclosures provided during the online account opening process.

Banks Rights

The Bank reserves the right to amend any portion of this agreement from time to time including the elimination of the Service. The Bank will make available to you either electronically or in physical form a copy of any amendments when required by applicable law.

Services Availability

The Bank may change, suspend or eliminate all or any aspect of the Service upon notice to you.

Governing Law

The Agreement shall be construed in accordance with and governed by the laws of the State of Massachusetts, without regard to any conflict of law provisions. In the event of any conflict between the provisions of the Agreement and applicable law or regulation, this Agreement shall be deemed modified to the extent necessary to comply with such law or regulation.

Contact Information

For questions concerning your enrollment in the Service or to request a paper copy of your new account regulatory disclosures, contact the Call Center at (978) 459-9000 or out of area at (877) 671-2265. Business Hours are Monday through Friday 7:00 AM – 8:00 PM; and Saturday 7:00 AM – 2:00 PM Eastern Standard Time (EST). You may also email the Bank at EBinfo@ebtc.com. The Call Center is closed on Sundays and Federal Bank Holidays.

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