

DISCLOSURE REQUIRED BY FEDERAL LAW

READ AND SCROLL DOWN

ELECTRONIC RECORDS DISCLOSURE AND AGREEMENT

Welcome to BANKNEWPORT'S eBanking Services (the "Services"). As part of the enrollment process and in order to use the Services, you must agree to the terms and conditions governing the use of the Services (such terms and conditions being the "eBanking Services Access Agreement and Electronic Funds Transfer Disclosure"). To enroll in the Services, you must agree to receive a copy of the eBanking Services Access Agreement and Electronic Funds Transfer Disclosure and other "Materials" (as defined below) electronically. We will need your consent to provide you with these Materials electronically. Therefore, please review the terms of this Electronic Records Disclosure and Agreement (the "Agreement") prior to giving your consent, and retain a copy of this Agreement for your records.

Materials You Will Receive Electronically. By providing your consent under this Agreement, you agree that BANKNEWPORT (the "Bank") will provide you with the following documents and information (the "Materials") solely in electronic form:

- The Bank's eBanking Services Access Agreement and Electronic Funds Transfer Disclosure, which includes certain content regarding the electronic fund transfers you may make through the Services;
- Any addenda or supplement to the eBanking Services Access Agreement and Electronic Funds Transfer Disclosure provided to you when you enroll for additional products or services related to the Services that we may offer to you from time to time; and
- Notices of any amendments or changes to the eBanking Services Access Agreement and Electronic Funds Transfer Disclosure or other Materials.

Your Consent is Required. You must consent to receiving these Materials before we can provide them to you electronically. Your consent will apply to your enrollment in the Services and any Materials we provide or make available to you.

Paper Copy of Materials. If you do not want to receive the Materials electronically, you should exit this area of our website. If you do not consent to receiving an electronic copy of the Materials, we will not be able to enroll you in the Services. If you consent to receive the Materials electronically, you can also request a paper copy of the Materials by contacting our eBanking Center by phone at 401-845-2265 or toll free at 877-709-2265 outside the Newport County area. We will not charge you any fees for providing a paper copy of the Materials.

Withdrawing Your Consent. If you later decide you do not want to receive the Materials electronically, you may withdraw your consent by contacting our eBanking Center by phone at the number listed above. If you withdraw your consent, however, you may no longer use the Services.

Updating Your Contact Information. If you consent to receive the Materials electronically, we will contact you at the email address you have provided to us. Please be certain that we have your correct and updated email address. If you change your email address, you may provide your new email address to us through

the eBanking Service Center or by contacting our eBanking Center by phone at the number listed above.

System Requirements to Access the Information. To receive an electronic copy of the Materials, you must have the following equipment and software:

- You must have a personal computer or other access device, which is capable of accessing the Internet (e.g., you must have a modem and available phone line, a cable Internet connection or some other means of access to the Internet, and you must have an active account with an Internet service provider). Your access to this page verifies that your system meets these requirements.
- You must have an Internet web browser which is capable of supporting 128-bit SSL encrypted communications, which requires a minimum web browser version of the two most recent versions of Microsoft® Internet Explorer, Mozilla Firefox, Google Chrome, or Safari, and your system must have 128-bit SSL encryption software. Your access to this page verifies that your browser and encryption software meet these requirements.

System Requirements to Retain the Information. To retain a copy of the Materials being provided to you electronically, you must be able to print them. You must have a functioning printer connected to your personal computer or other access device, which is able to print the Materials on plain white 8½ x 11 inch paper.

Systems Enhancements. If the form of the Materials changes to as to require different or additional hardware or software, or upgrades, plug-ins or enhancements to the hardware or software used by you (all such changes referred to as a "Systems Enhancement"), we will notify you and you may either terminate the Services or upgrade your hardware and/or software as required by the Systems Enhancement. If the Bank determines that the need for a Systems Enhancement creates a material risk that you may not be able to access or retain the Materials electronically, the Bank will notify you and allow you to either: (a) withdraw your consent to the Services or (b) re-confirm your consent to receive the Materials in a manner that reasonably demonstrates that you have upgraded your hardware or software to conform to the required Systems Enhancement. If you choose to withdraw your consent, or you fail to re-confirm your consent, the Bank will terminate the Services and you will receive the Materials in paper form thereafter.

Consent. By selecting "I Confirm" below, you give your affirmative consent to our providing electronic Materials to you as described herein. You further agree that your computer satisfies the hardware and software requirements specified above and that you have provided us with a current email address at which we may send electronic Materials to you.