

This Electronic Funds Transfer Agreement (the "EFT Agreement") applies to the electronic funds transfers made with respect to deposit accounts you maintain with Salisbury Bank and Trust Company for personal, family or household purposes. By requesting electronic funds transfer services or making or accepting electronic funds transfers, you agree to the terms and conditions of this EFT Agreement. You should read this EFT Agreement carefully to understand how our electronic funds transfer services work.

Your deposit accounts are also subject to the Bank's Personal Deposit Account Agreement. Terms not defined in this EFT Agreement will have the meaning given to them either in the Personal Deposit Account Agreement and its related disclosures and/or the Bank's Personal e-Banking Services Agreement and Disclosure and/or any related addenda thereto.

Under this EFT Agreement, "we," "us," "our," "Salisbury Bank" and the "Bank" refer to Salisbury Bank and Trust Company. "You" and "your" refer to each account holder that requests, makes, or accepts electronic funds transfer services.

The Bank offers several types of electronic funds transfer services:

Part I of this EFT Agreement governs use of your Debit MasterCard®.

Part II of this EFT Agreement governs Electronic Payments, Deposits, and Telephone Transfers.

Part III of this EFT Agreement provides disclosures regarding the Bank's e-Banking Services (online and/or mobile banking), its e-Pay Services (bill pay), its Bank to Bank Transfer Service, and its Person to Person Transfer Service (Popmoney Payment Service). We may generally refer to all of these services as "Online Banking Transactions." E-Banking, e-Pay, Bank to Bank, and Popmoney Payment Services must be specifically requested and approved by the Bank. Your use of these services is also governed by the Bank's Personal e-Banking Services Agreement and Disclosure and any relevant appendices or addenda thereto.

Part IV of this EFT Agreement contains General Provisions that apply to all types of electronic funds transfers.

I. AUTOMATED TELLER MACHINE AND POINT-OF-SALE TRANSACTIONS

This part of the EFT Agreement explains how to use your, Personal Debit MasterCard® or Health Savings Debit MasterCard® and sets forth your rights and responsibilities with respect to those Cards. The term "Card" is used to refer to all types of cards.

Your Encoded Card and Your Personal Identification Number (PIN). If you request automated teller machine services, we will encode your Card for use at the following automated teller machines, or "ATMs":

- All ATMs in our branch offices or with the name "Salisbury Bank and Trust Company" on them (we call these "Salisbury Bank ATMs"); and
- Other ATMs displaying the NYCE® or PLUS® symbols, as well as other electronic banking machines, devices or networks that may

be approved by us from time to time (we call these "non-Salisbury Bank" or "network" ATMs).

In your request for the Card, you must list the account(s) for which you want ATM or Point of Sale (POS) access. ATM and POS access can be requested for any of your Salisbury Bank checking, Health Savings Account, statement savings, or money market accounts. We will use the word "designated" to describe the accounts for which you requested and were granted access and for which all the required account holders signed. You must designate one checking account as the "primary" account for POS transactions (see below). The transactions described below may be processed only for the designated accounts for which the Card you are using has been encoded.

If you request ATM or POS access to your Health Savings Account, we will send you a separate Card for that account. Health Savings Accounts cannot be combined with other accounts on a single Card.

You will select a Personal Identification Number, which we call a "PIN," for each Card that is issued.

For your protection, you should guard the secrecy of your PIN. You agree not to write the PIN on your Card and not to keep it any place where it may be found with your Card.

ATM Transactions. You may use your Card and PIN at Salisbury Bank and non-Salisbury Bank ATMs, to:

- Get cash withdrawals from your designated account(s);
- Transfer funds between your designated accounts; or
- Get balance information from your designated accounts.

In addition, you may use your Card and PIN at Salisbury Bank ATMs, to:

- Make deposits to your designated account(s); or
- Change your PIN.

Transaction amounts may be limited. Please see the section below entitled "Limitation on Amount of Transfers." Each time you make a withdrawal at an ATM the remaining availability under your daily ATM withdrawal limit is reduced by the amount of the withdrawal. You cannot use your Card to make an ATM withdrawal if the amount of the withdrawal would exceed your daily ATM withdrawal limit.

Some of these services may not be available at all ATMs.

Point of Sale (POS) Transactions. You may use your Card to pay for purchases of goods and services from merchants. All POS transactions will be posted to the checking account you designated as the "primary" account on your Card. You have a daily spending limit that is separate from your ATM withdrawal limit. Please see section below entitled "Limitation on Amount of Transfers."

You can use your Card for both online and off-line POS transactions at participating merchants.

The amount of any POS purchase will be debited from your designated primary checking or Health Savings Account. Each time you make a purchase using your Card the remaining availability under your daily spending limit is reduced by the amount of the

purchase. You cannot use your Card to pay for a purchase if the amount of the purchase would exceed your daily spending limit.

When your account is debited for your purchase depends on how your POS transaction is processed by the merchant. There are two types of POS transactions: online and off-line.

- Online POS transactions occur when you “swipe” your card through a card-reader or “dip” your card at an EMV card reader at a POS terminal and enter your PIN using a key pad to initiate a transaction. The amount of your online POS purchase is debited from your account either that night or the next business day, depending on when you make your purchases. Online POS transactions can be made at merchants accepting MasterCard®.
- Off-line POS transactions are processed like a credit card purchase. The merchant prepares a sales transaction slip using your Debit MasterCard® and follows the credit card authorization process. You are then asked to sign the transaction slip. The amount of your off-line POS purchase is debited from your account typically within six (6) days of your purchase.

All POS transactions will reduce the remaining availability under your daily spending limit by the amount of the transaction. Your daily spending limit is restored the following day. At the time your purchase is authorized, a “hold” will be placed against the available funds in your account for the amount of the authorization. Your account balance is reduced when the transaction is debited to your account (see explanation above). The hold is released when a transaction that exactly matches the authorization is debited to your account or nine (9) days after the hold was placed, whichever is sooner. Please note that the dollar amount of the hold may vary from the actual purchase amount, especially for some hotels, car rental agencies, restaurants, gas stations and other merchants who typically request higher authorizations than the actual purchase amount. We place the hold based on the authorized dollar amount, but we will debit the account only for the actual purchase amount.

Limitation on Amount of Transfers. ATM cash withdrawals are defaulted with a limit of \$1,005 per day (total from all accounts). Some ATMs may impose stricter limitations on the amount of cash you may withdraw at one time. If you request it, the Bank can establish an ATM daily cash withdrawal limit for as low as \$50 for any account. POS transactions debited from your designated primary checking account are subject to a daily spending default limit of \$1,000; POS transactions debited from your Health Savings Account are subject to a daily spending default limit of \$5,000. In addition, you may not withdraw cash or make a POS purchase in excess of the available funds on deposit in the account you are accessing, determined in accordance with the Bank’s Funds Availability Policy. However, if you have linked your checking account to an Overdraft Line of Credit or another account of yours at the Bank for overdraft protection purposes we may cover your ATM withdrawals or POS transactions to the extent your Overdraft Line of Credit or other account of yours is then available and in accordance with any agreement covering the overdraft protection service.

Please see Part IV of this EFT Agreement for information regarding limitations on the frequency of transfers.

International Transactions. If you effect a transaction with your Debit MasterCard® in currency other than U.S. dollars, MasterCard International Incorporated will convert the charge into a U.S. dollar

amount. MasterCard International will use its currency conversion procedure, which is disclosed to institutions that issue MasterCard®. Currently, the currency conversion rate used by MasterCard International to determine the transaction amount in U.S. dollars for such transactions is generally either a government mandated rate or a wholesale rate determined by MasterCard International for the processing cycle in which the transaction is processed, increased by an adjustment factor established from time to time by MasterCard International. The currency conversion rate used by MasterCard International on the processing date may differ from the rate that would have been used by MasterCard International on the purchase date or cardholder statement posting date.

From time to time we may monitor the use of your Card for signs of potential fraud, which could include the use of your Card in a manner that is out of the ordinary. If you are planning on using your Card in a foreign country (for example, if you are traveling abroad) please let us know in advance. Notification can be delivered to Bank via Secure Form with online banking, phone call or email. Otherwise it is possible that your international transactions may be delayed or declined. You understand that this monitoring is voluntary on our part, and we are not obligated to do so. You further understand that, regardless of whether we do or do not monitor your Card in the manner described above, you have no additional limitations on your liability aside from those described in this EFT Agreement.

Illegal Use of Card Prohibited. You may not use your Card for any illegal activity, including any illegal gambling activity. Display of the MasterCard® logo at a particular merchant does not mean that the transactions that may be done with that merchant are lawful in all cases or in all jurisdictions.

We Own the Card. When we provide you with a Card to access your designated account(s) with us, you understand that we own such Card(s) and that you may not transfer them to another person. You agree to return the Card to us immediately when we request that you do so. If this EFT Agreement is terminated (either by you or by us), if you close your primary checking account and you attempt to use your Card after the termination date, or if we suspect that there is fraud occurring on any of your designated accounts, your Card access will be suspended. You agree that we will have no liability to you for suspending access to your Card for these, or any other circumstances. We may issue a Card to any joint account owner if s/he requests one. We will not seek the permission of all joint account holders before doing so. If we do, you agree to indemnify and hold us harmless from and against any and all losses that may in any way arise from our doing so.

Debit MasterCard® is Not a Credit Card. The Debit MasterCard® that we issue to you for use with your designated account(s) under this EFT Agreement is NOT a credit card. This is so even though it may bear the MasterCard name and logo, and even though you may be able to press a button that says “credit” at a POS terminal to conduct a transaction. This means that you may not assert disputes that you have with a merchant or retail location with us (such as, if you believe that the goods and/or services purchased with your Debit MasterCard® were defective or not delivered when they were promised). We are also not responsible to you if a merchant or retail location refuses to honor your Card.

Salisbury Bank Fees. Please see our separate Fee Schedule for information about Salisbury Bank fees that may apply for ATM and POS transactions.

Notice Regarding ATM Fees By Others. When you use an ATM not owned by us, you may be charged a fee by the ATM operator (or any network used). You may be charged a fee for a balance inquiry, even if you do not complete a fund transfer.

Debit MasterCard® Zero Liability. In addition to the limits on your liability discussed later in this Agreement, you will not be liable for any unauthorized transaction made using your Debit MasterCard® providing you can demonstrate that you have exercised reasonable care in safeguarding your card from risk of loss, theft and/or unauthorized use. "Unauthorized use" means that you did not provide, directly, by implication or otherwise, another person with the right to use your Debit MasterCard® and you received no benefit from the unauthorized transaction.

II. ELECTRONIC PAYMENTS, DEPOSITS, AND TELEPHONE TRANSFERS

From time to time, you may authorize someone other than us (a "third party") to transfer money electronically to or from your checking, Health Savings Account, statement savings, or money market account. For example, you can make an "electronic payment" of an amount you owe (such as a monthly mortgage payment) by authorizing a third party to transfer the payment amount from your account electronically, or you can authorize a merchant or other payee to convert payment information from your check to an electronic debit. You can receive "electronic deposits" of amounts owed to you (such as salary payments or Social Security benefits) if you instruct the third party who pays you those amounts to deposit the payment into your account electronically.

You may also use our Bank by Phone service to check the balances of and to transfer money between any of your checking, Health Savings Account, statement savings, and money market accounts and make payments on your loans, mortgage, or credit lines with us.

Electronic payments, deposits, and telephone transfers to or from a Health Savings Account are subject to all rules applicable to Health Savings Accounts, including I.R.S. rules regarding contributions and "qualified medical expenses."

Limitations on Electronic Payments and Telephone Transfers.

We will honor electronic payments and deposits if the transactions are properly presented through the Automated Clearing House system, or if they are properly presented by a third party with whom we have an agreement to honor them, provided that:

A. You have enough available funds in your account (as determined in accordance with the Bank's Funds Availability Policy), free of legal restriction, to cover the payment. However, if the account to be debited is your checking account and you have linked that checking account to an Overdraft Line of Credit or to another account of yours for overdraft protection purposes we may cover the payment or transfer to the extent your Overdraft Line of Credit or other account of yours is then available and in accordance with any agreement covering that overdraft protection service; and

B. In the case of an electronic deposit, we receive good funds to cover the deposit of the third party.

We agree to transfer money between your accounts upon your telephone request, provided that:

A. You properly identify yourself using our current identification standards;

B. You have enough available funds (as determined in accordance with the Bank's Funds Availability Policy) in the account from which you are transferring funds to cover the amount requested. However, if the account to be debited is your checking account and you have linked that checking account to an Overdraft Line of Credit or to another account of yours for overdraft protection purposes we may cover the amount of the transfer to the extent your Overdraft Line of Credit or other account of yours is then available and in accordance with any agreement covering that overdraft protection service; and

C. You are not obtaining a loan advance directly from an Overdraft Line of Credit account.

We are not required to honor other electronic payments or deposits or telephone transfers, although we may do so from time to time.

Please see Part IV of this EFT Agreement for information regarding limitations on the frequency of transfers.

Electronic Check Conversion. You may authorize a merchant or other payee to convert the payment information contained on a check you use to pay for goods or services to an electronic transaction. If initiated by the payee electronically, the transaction will be processed like and be subject to all rules applicable to an electronic debit to your account. It is the responsibility of the merchant or other payee to properly obtain your authorization to debit your account electronically for the amount of the check and any returned check fee that the merchant or payee may impose. As such, you agree that we are not responsible for ensuring that you have provided your authorization nor are we responsible if the merchant or payee did not provide you with proper notice that your account would be debited electronically in this manner.

Finding Out About a Recurring Electronic Deposit. If you have arranged to have electronic direct deposits made to your deposit account at least once every sixty (60) days from the same person or company, you can call us at 860.596.2444 to find out whether the deposit has been made. For your protection, we will ask you for identification of your account.

Salisbury Bank Fees. Please see our separate Fee Schedule for information about fees for electronic funds transfers or for the right to make such transfers.

III. ONLINE AND MOBILE BANKING TRANSACTIONS

Online and Mobile Banking Transactions. If you enroll in our Personal e-Banking Service (the "Service"), you may perform a wide variety of services, including the following electronic fund transfers (each an "Online Transaction"):

Loan Account Payments: You may transfer funds from any checking (other than a Health Savings Account), money market or statement savings accounts that you have with us and that you have linked to the Service to make payments on those home equity line of credit, home equity loan, installment loan, demand loan, Overdraft Line of Credit or mortgage accounts that you have with us and that are also linked to the Service.

Transfers between Linked Accounts: You may make one time, future dated and/or recurring transfers of funds between any

checking, money market, statement savings or Retirement Savers IRA accounts that you have with us and that you have linked to the Service. You may also request advances from line of credit accounts that you have with us and that you have linked to the Service to one or more of your checking, money market, statement savings or Retirement Savers IRA accounts.

Transfers between Unlinked Accounts: You may provide us with Transfer Instructions requesting that we make one time or recurring transfers of funds between your Account with the Bank and another Salisbury Bank deposit account (as long as you provide their Name and Account number).

Bank to Bank Transfers: If you enroll in our Bank to Bank Transfer Service you may use the Service to initiate One-Time Immediate Transfers, One-Time Future Transfers and Recurring Transfers to or from a checking or statement savings account with us to or from a checking or savings account that you own at another financial institution. You must link your checking or savings accounts to the Service and then register both those linked accounts with us and your checking or savings accounts at the other financial institution with the Bank to Bank Transfer Service in order to initiate Bank to Bank Transfers between them. We will assess you a Bank to Bank Transfer Fee of \$3.00 for each Outbound Transfer that you initiate through the Bank to Bank Transfer Service. There is no fee for Inbound Transfers that you initiate through the Bank to Bank Transfer Service.

Person to Person Payments (Popmoney Payment Service): If you enroll in our Popmoney Payment Service you may use the Service to initiate a one-time transfer of funds from a checking account with us to a third party. Outbound and Inbound Payments may be initiated through the e-Payment Payment Service under Popmoney. You must link your checking account to the Service and then register such account with the e-Pay Service in order to initiate Popmoney payments from such account(s). We will assess you a fee depending on the Popmoney Service chosen; Send Money 3-Day Service is \$2.00, Send Money Next Day Service is \$2.50 and Request Money Service is \$2.00.

Limitations on Online Transactions (including Bank to Bank Transfers (external transfers) and Popmoney (Person to Person Payments)). Individual or daily transfers between your accounts with us may be made in any amount and should not exceed the available balance in your account from which the transfer is made. If there are insufficient available funds in the account(s) from which you are requesting and/or authorizing a funds transfer you may cause your account to overdraw. If the account to be debited is your checking account and you have linked that checking account to an Overdraft Line of Credit or another account of yours for overdraft protection purposes we may advance an amount to cover the transfer to the extent your Overdraft Line of Credit or other account is then available and in accordance with any agreement covering that overdraft protection service.

Bank to Bank Transfers are subject to the following dollar limits:

	Amount Per Business Day
Inbound Transfers	\$ 5,000
Outbound Transfers	\$ 5,000

* **Note:** Bank to Bank Transfers may be subject to lower limits applied by the Third Party Bank.

Popmoney Payment Service limits are outlined within the service itself. Please refer to the View Limits link when initiating a payment.

Any Bank to Bank Transfer or Popmoney Payment Service initiated after the Cut-Off Time on a Business Day or on a day that is not a Business Day counts toward the applicable limit for the next Business Day. We may change either or both of these limits at any time, without prior notice (other than any notice required by Applicable Law).

Online Bill Pay Transactions. If you enroll in our e-Pay Service (“e-Pay”), you may perform a wide variety of services, including the following electronic fund transfers (each, an “e-Pay Transaction”) from a checking account that is linked to the Service and that you have designated as your “Payment Account”:

Payments (Generally): You may use e-Pay to send payments from your Payment Account. Payments will be sent based off of the delivery date that you provide us with instructions for payment (“Payment Instructions”) if we receive your Payment Instructions by 10:00 p.m. Eastern Time. You may also make payments on a future date or on a recurring basis in accordance with your Payment Instructions. Payments will be made on calendar days in accordance with your Payment Instructions or on the preceding business day if the scheduled payment date falls on a weekend or a holiday. We also offer you the ability to use e-Pay to send payments from your Payment Account on an expedited basis. Rush Payments will be sent on the same day if you provide us with Payment Instructions by 5:00 p.m. Eastern Time for same day payments and 2:00 p.m. Eastern Time for overnight payments. Rush Payments for overnight payment will be subject to an Overnight Check Fee of \$19.95; Rush payment for same day payment (provided the merchant you are paying has this service established with our bill pay provider) will be subject to a Same Day Bill Payment Fee of \$15.95.

Future Payments: You may use e-Pay to schedule payments on any future business day (up to 365 days in advance).

Recurring Payments: You may schedule automatic, recurring future payments. These payments must be for the same amount and may be made on a weekly, biweekly, monthly or other periodic basis according to your Payment Instructions. There is also an auto-pay feature with eBills which allows you to pay the minimum due or the total amount due based on the eBill. Payments will be made on calendar days according to your Payment Instructions, or on the preceding business day if the regularly scheduled payment day falls on a weekend or a holiday.

All Payment Instructions are subject to verification and review by us and payees must have a domestic address.

Limitations on e-Pay Transactions. If the available balance (as determined in accordance with the Bank’s Funds Availability Policy) in your Payment Account is not sufficient to make the requested payment you may incur an Overdraft Item Fee of \$35.00 per item. However, if you have linked the Payment Account to an Overdraft Line of Credit or another account of yours for overdraft protection purposes we may cover the amount of the payment to the extent your Overdraft Line of Credit or other account is then available and in accordance with any agreement covering that overdraft protection service.

Unless we disclose to you otherwise from time to time, the Limitations on Online Transactions (including Bank to Bank Transfers and Popmoney Payments) and the Limitations on e-Pay Transactions described in this Part III above shall apply to all of your Online Transactions and e-Pay Transactions, whether initiated using a Computer or a Mobile Device.

General Limitations. Please see Part IV of this EFT Agreement for information regarding limitations on the frequency of transfers. We reserve the right to limit, without notification to you, the frequency and dollar amount of transactions from your account for security reasons, or if the requested transaction appears to be fraudulent or erroneous.

Salisbury Bank Fees. Aside from the fees we will assess for a stop payment, each Bank to Bank Transfer and/or each Popmoney Payment Transfer that you initiate, or that may be assessed if you elect to send an e-Pay payment on an expedited basis, there are no fees for using the Service or the e-Pay Service.

Terminating Online Banking. You may terminate your use of the Service or your use of e-Pay at any time by informing us in writing at:

Salisbury Bank and Trust Company
Attention: Customer Support
P.O. Box 757
Canaan, CT 06018-0757

IV. GENERAL PROVISIONS

The provisions contained in this Part IV apply to all electronic funds transfer services covered by this EFT Agreement.

Limitations on Frequency of Transfers. In addition to the limitations on transfers described elsewhere in this EFT Agreement, the following limitations apply:

- Transfers or payments from a statement savings account or money market account to another account or to third parties by check, Debit MasterCard® (or similar order), preauthorized, automatic, or telephone transfer or by Online Transactions or e-Pay Transactions are limited to six (6) per statement cycle period.

For security reasons there may be other limits on the number of electronic fund transfers you can make.

Fees. Please see our separate Fee Schedule for information about Salisbury Bank fees that may apply for electronic fund transfers.

- We do not charge for direct deposits to any type of account.
- We do not charge for preauthorized payments from any type of account.

Business Days. For purposes of this EFT Agreement, our business days are Monday through Friday. Saturday, Sunday, and holidays are not included.

Documentation.

- Terminal transfers. You can get a receipt at the time you make any transfer to or from your account from one of our ATMs or from a point-of-sale terminal.
- Periodic statements. You will get a monthly account statements from us for your checking, Health Savings Account, statement savings, and money market account(s), unless there are no transfers

in a particular month. In any event, you will get a statement at least quarterly. If you sign up for e-Statements, a notification will be sent to the email address that we have on file when your electronic statement is available.

Financial Institution's Liability. If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- (1) If, through no fault of ours, you do not have enough money in your account to make the transfer.
- (2) If the money in your account is subject to legal process or other claim restricting such transfer.
- (3) If your account is closed, or if it has been frozen.
- (4) If the account has a "hold" on it for the amount of all or part of the funds necessary to make the transfer.
- (5) If you have an Overdraft Line of Credit and the transfer would go over the credit limit.
- (6) If we reasonably suspect that you, or anyone authorized by you, commits any fraud or violates any law or regulation or that a transfer has not been properly authenticated.
- (7) If the ATM where you are making the transfer does not have enough cash.
- (8) If the terminal or system (including, without limitation, your computer or your Internet access through your Internet Service Provider or wireless telecommunications carrier) was not working properly and you knew or reasonably should have known about the breakdown when you started the transfer.
- (9) If the payee mishandles or delays a payment sent by the system.
- (10) If circumstances beyond our control (such as fire, flood, natural disasters, weather emergencies, interruption in the provision of governmental services or the interruption of business activities in the locales where our facilities or service providers are located due to civil unrest, war, governmental restrictions, acts of God, or other force majeure events) prevent the transfer, despite reasonable precautions that we have taken.
- (11) There may be other exceptions stated in our Personal Deposit Account Agreement and/or our Personal e-Banking Services Agreement with you.

IF A BONA FIDE ERROR RESULTED IN OUR FAILURE TO MAKE THE TRANSFER, DESPITE OUR MAINTENANCE OF PROCEDURES REASONABLY ADAPTED TO AVOID SUCH ERRORS, WE WILL ONLY BE LIABLE FOR YOUR ACTUAL DAMAGES THAT YOU CAN PROVE. IN NO EVENT WILL WE BE LIABLE FOR ANY CONSEQUENTIAL, EXEMPLARY, INDIRECT, OR PUNITIVE DAMAGES OR LOST PROFITS, EVEN IF YOU ADVISE US OF THE POSSIBILITY OF SUCH DAMAGES OR LOSSES.

Preauthorized Transfers - Right to Stop Payment; Procedure For Doing So. If you have told us in advance to make regular payments out of your account, you can stop any of these payments.

Here's how: Call or write to us at the contact points listed in the "Bank Contact Information" section at the end of this EFT Agreement in time for us to receive your request three (3) business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within fourteen (14) days after you call. We will charge you our standard fee for each stop payment order you give. If you order us to stop one of these payments three (3) business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

Notice of Varying Payment Amounts. If you have arranged for periodic electronic payments from your account that vary in amount, the person you are going to pay will tell you, ten (10) days before each payment when it will be made and how much it will be. You may choose instead to get this notice only when the electronic payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.

Confidentiality. We will disclose information to third parties about your account or the transfers you make:

- (1) Where it is necessary for completing transfers; or
- (2) In order to verify the existence and condition of your account for a third party, such as a credit bureau, merchant, or e-Pay Transaction Payee; or
- (3) In order to comply with government agency, court order or lawful subpoena; or
- (4) To government officials in connection with suspected violations of law; or
- (5) To our employees (including for the purpose of servicing your accounts or pursuing or disposing of disputes or claims involving your accounts), agents, auditors, or attorneys in the course of and only to the extent necessary to fulfill their official duties; or
- (6) To collection agencies and other third parties if you owe us money and we must take legal action to get it; or
- (7) To a holder of one of your checks whether it would be paid if presented at the time of request; or
- (8) If the information does not identify you or your account; or
- (9) If you give us written permission (which permission shall expire after forty-five (45) days); or
- (10) Where otherwise required or permitted under applicable law, or as explained in our Privacy Disclosure.

Consumer Liability. You will be liable for unauthorized transfers to the extent allowed by applicable law.

Tell us AT ONCE if you believe your Card and/or any access code (such as your Card PIN or your User ID and/or Password for use with our e-Banking Service) has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all of the money in your account (plus your maximum Overdraft Line of Credit). If you tell us within two (2) business days after you learn of the loss or theft

of your Card and/or access code, you can lose no more than \$50 if someone used your card and/or code without your permission.

If you do NOT tell us within two (2) business days after you learn of the loss or theft of your Card and/or access code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you could lose as much as \$500. **Special rule for Massachusetts residents:** You can lose no more than \$50, regardless of when you notify us of the loss or theft of your card and/or code.

Also, if your statement shows transfers that you did not make, including those made by Card, access code or other means, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money you lost after the sixty (60) days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

Contact in Event of Unauthorized Transfer

If you believe your Card and/or access code has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, either call us immediately at:

860.596.2444

You can reach us at this telephone number Monday through Friday, 8:00 a.m. to 5:00 p.m. or Saturday, 9:00 a.m. to noon, Eastern Time.

or write us at:

Salisbury Bank and Trust Company
Attention: Customer Support
P.O. Box 757
Canaan, CT 06018-0757

You should also call the number or write to the address listed above if you believe a transfer has been made using the information from your check without your permission.

Error Resolution Notice. In Case of Errors or Questions About Your Electronic Transfers, call or write us at the telephone number or address listed in the Bank Contact section at the end of this EFT Agreement, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number;
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information; and
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days.

We will determine whether an error occurred within ten (10) business days (twenty (20) business days if the transfer involved a new account) after we hear from you, and we will correct any error promptly. If we need more time, however, we may take up to

forty-five (45) days (ninety (90) days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) business days (twenty (20) business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account.

We will tell you the results within three (3) business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

Amendments. This EFT Agreement may be amended from time to time by the Bank or by mutual agreement of the Bank and you. The Bank shall give you notice of any amendment made by the Bank unilaterally, which notice may be provided electronically (if you have agreed to receive notices from us electronically) or in writing. Any amendment made by mutual agreement shall be expressed in a written agreement signed by both of us.

Termination. You may terminate this EFT Agreement by giving us ten (10) business days advance written notice or by closing your account(s) to which this EFT Agreement applies. Termination of this EFT Agreement will not affect previous transactions or your obligations under this EFT Agreement. Termination will, however, terminate your ability to use your Debit MasterCard®, and we will make no further preauthorized payments from your account. You agree to return your Card to us if either you or we terminate this EFT Agreement or otherwise cancel your services. If you terminate this EFT Agreement, and you have arranged preauthorized transfers involving third parties, you are responsible for informing them that the transfers will cease.

Severability. If any provision(s) of this EFT Agreement shall for any reason, including under any Applicable Law, be held to be invalid, illegal or unenforceable, the remaining provisions of this EFT Agreement shall remain in full force and effect.

Section Headings. The headings used in this EFT Agreement are for convenience only. They do not limit or define your or our rights or obligations under this EFT Agreement.

Singular and Plural. Unless it would be inconsistent to do so, words and phrases used in this EFT Agreement should be construed so that the singular includes the plural and the plural includes the singular.

Additional Information Required By Massachusetts Law

(1) Any documentation provided to you that indicates an electronic funds transfer was made to another person shall be admissible as evidence of the transfer and shall constitute prima-facie proof that the transfer was made.

(2) Except as otherwise provided in this EFT Agreement, the initiation by you of certain electronic fund transfers from your account will effectively eliminate your ability to stop payment of the transfer.

(3) For current rates of interest on accounts that are interest-bearing, please visit one of our branch locations, call us at 860.435.9801 or visit salisburybank.com/rates.

Unless otherwise provided in this EFT Agreement, you may not stop payment of an electronic funds transfer. Therefore, you should not employ electronic access for purchases or services unless you are satisfied that you will not need to stop payment.

BANK CONTACT INFORMATION

This is the address and telephone number to use to request a stop payment order of a preauthorized payment or to report a lost or stolen card or PIN, an unauthorized transfer, or to report an error, lodge a complaint or seek resolution of a problem:

Salisbury Bank and Trust Company
Attention: Customer Support
P.O. Box 757
Canaan, Connecticut 06018-0757

Phone: 860.596.2444

You can reach us at this telephone number Monday through Friday, 8:00 a.m. to 5:00 p.m. or Saturday, 9:00 a.m. to noon, Eastern Time.