

IMPORTANT NOTICE

For customers 65 years of age or older or 18 years of age or younger:

In accordance with Chapter 234 of the Acts of 2010, also known as the “18/65 Law,” we do not impose any fee, charge or other assessment against the savings or checking account of any person age 65 or older, or age 18 or younger. However, a reasonable charge, as determined by the Commissioner of Banks, may be assessed against such accounts when payment has been refused due to insufficient funds. Our fee for insufficient funds does not exceed \$5.00 per check. ATM fees apply.

You must notify us of your eligibility to receive these benefits. Please notify the Bank when you open your account(s) if you are in either of these age groups or if you become eligible for fee waivers at any time during your account holding. Eligible persons who have not already registered for this service should contact the Bank by visiting a branch office or by calling us at 1-877-463-6287.

ELECTRONIC FUNDS TRANSFER ERROR RESOLUTION NOTICE

In case of errors or questions about your Electronic Transfers, telephone us at 1-877-463-6287 between 7:00 A.M. and 9:00 P.M. Monday through Friday, and 8:30 A.M. and 3:00 P.M. Saturday or write us at 120 Flanders Road, PO Box 5210, Westborough, MA 01581-5210, attention Electronic Banking Department 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 60 days after we sent the FIRST statement on which the problem or error appeared.

1. Tell us your name and account number (if any).
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.
3. Tell us the dollar amount of the suspected error.

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

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days 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 10 business days, we may not credit your account.

For errors involving new accounts (opened within 30 days prior to the error), point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three 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.