

PEOPLE'S UNITED BANK ELECTRONIC DISCLOSURE AND CONSENT

The Federal Electronic Signatures in Global and National Commerce Act ("E-Sign") requires certain disclosures be provided to you and that we advise you of your rights regarding those disclosures. In order to electronically open an Account using People's United Online Banking and receives electronic disclosures necessary to open your account we are required by law to provide you with the following information. You must confirm and consent to the terms and conditions set forth below.

The words "we", "us", "our", "the Bank", "People's United Bank" and "People's United" mean People's United Bank, National Association, its successors and assigns. The words "you" and "your" mean any person or entity identified on the Account(s). "Online Banking" means People's United Bank Online Banking system. "Account" used within this disclosure means the account you have with us. "Communication" means any customer agreements or amendments, disclosures, notices, account statements, and other information related information including but limited to, fee schedules or other disclosures or notices that may be required by the Truth in Savings Act, Electronic Fund Transfer Act, Truth in Lending, the Equal Credit Opportunity Act, the Fair Credit Reporting Act, the Gramm Leach Bliley Act, the Real estate Settlement Procedures Act, or other applicable federal or state laws and regulations.

Your consent to receive electronic Communications does not automatically enroll you in paperless Statements. You must complete a separate enrollment to stop receiving account statements by U.S. mail.

Please read this Federal E-Sign Disclosure and Consent carefully and keep a copy for your records.

1. Scope of Electronic Delivery of Disclosures and Notices Provided in Electronic Form

You agree that we may provide you with any Communications in electronic form and that we may discontinue sending electronic paper Communications to you, unless and until you withdraw your consent as described below. Your consent to receive electronic Communications and transactions includes, but is not limited to:

- A. All legal and regulatory disclosures and communications associated with your Account. For example, the terms and conditions governing your account with us as set forth in the Consumer Deposit Account Agreement.
- B. Notices or disclosures about a change in terms of your Account.
- C. Privacy notice and policies.

2. System requirements to Access Information.

To receive an electronic copy of disclosures, agreements, change notices, terms and conditions and any other documents you must have the following equipment and software:

- A. A personal computer or another device which is capable of accessing the Internet. Your access to this page verifies that your system/device meets these requirements.
- B. An Internet web browser which is capable of supporting the following:

Operating System	Microsoft Internet Explorer®	EDGE	Apple Safari®	Mozilla Firefox®	Google Chrome®
Windows® 8.1	11.0	-	-	81.0	88.0
Windows® 10	11.0	88.0	-	81.0	88.0
Mac OS X 10.15.5 (Catalina™)	-	88.0	11.0	85.0	88.0
MAC OS X 10.14 (Big Sur™)	-	88.0	11.0	85.0	88.0
iOS 11.0	-	√	√	-	√
Android 7.1.1 (Tablets)	-	√	-	-	√



Your access to this page verifies that your browser and encryption software/device meets these requirements. You must have software which permits you to receive and access Portable Document Format or "PDF" files, such as Adobe Acrobat Reader® version 6.0 and above (available for downloading at <http://www.adobe.com/products/acrobat/readstep2.html>). Your access to this page verifies that your system / device has the necessary software to permit you to receive and access PDF files.

3. Withdrawal of Electronic Acceptance of Disclosures and Notices

You may withdraw your consent to receive Communications in electronic form by calling us toll free at 1-800-894-0300 or, for Paperless Statements, by changing your delivery preferences within People's United Online Banking. If you fail to update or change an incorrect email address or other contact information, you understand and agree that any Communications shall nevertheless be deemed to have been provided to you if they were made available to you in electronic form in Online Banking or at People's United Bank website or sent to the email address, we have for you in our records. We will not impose a fee to process the withdrawal of your consent to receive electronic Communications; however, your access and use of the Online Banking may be terminated. Any withdrawal of your consent to receive electronic Communications will be effective only after we have a reasonable period of time to process your withdrawal.

4. System Requirements to Retain Information

To retain a copy of the disclosures, notices, terms and conditions, other documents. Your device must have the ability to download and store PDF files. Please click on the PDF files or HTML links, select Print, select your printer and click on OK or select Save to retain a copy on your PC. If you are working on a public computer, you should not engage in online account opening.

5. Requesting Paper Copies

We will not send you paper copy of any communication, unless you request it or we otherwise deem it appropriate to do so. You can obtain a paper copy of an electronic Communication by printing it yourself or by requesting that we mail you a paper copy, provided such request is made within a reasonable time after we first provided the electronic Communication to you. To request a paper copy, call us toll free at 1-800-894-0300. We reserve the right, but assume no obligation, to provide a paper copy (instead of electronic) copy of any Communication that you have not authorized us to provide electronically.

6. Communications in Writing

All Communications in either electronic or paper format from us to you will be considered "in writing." You should print or download for your records a copy of this Disclosure and any other Communications that is important to you.

7. Terminations/Changes

We reserve the right, in our sole discretion, to discontinue the provision of your electronic Communications, or to terminate or change the terms and conditions on which we provide electronic Communications. We will provide you with notice of any such termination or change as required by law.