

Westfield Bank eDocument User Agreement

Welcome to the Westfield Bank eDocument Delivery Service. Our goal is to provide you with a free, convenient and environmentally friendly electronic version of your account statements and other documents, disclosures and communications.

We need your consent to begin sending your account statements and other documents, disclosures and communications to you electronically. Once you provide this consent and we begin to send your documents electronically, we will no longer produce and mail a paper copy of your documents to you. For example, if you agree to receive your account statements electronically, we will no longer produce and mail a paper copy of your account statements including images of your cancelled checks. Therefore, please review the Agreement below prior to giving your consent and then click "AGREE" at the bottom of the Agreement if you would like to begin receiving your account statements and other documents, disclosures and communications electronically via our eDocument Delivery Service.

Definitions.

For the purposes of this eDocument User Agreement, "Agreement" shall refer to this User Agreement. "You", "your" and "user" refer to the accountholder or any other individual authorized to receive electronic delivery of periodic account statements or other documents, disclosures and communications ("eDocuments") under this Agreement. "We", "us", "our", and "Bank" refers to Westfield Bank. "OnLine" refers to the Westfield Bank Internet Banking and Bill Payment Service. "eDocument Delivery Service" or "the Service" refers to the Westfield Bank eDocument Delivery Service. "Account" or "Accounts" refers to your deposit or loan accounts at Westfield Bank.

Agreement.

The eDocument Delivery Service is provided as a service of OnLine and therefore the OnLine Access Agreement (personal and/or business), whichever is applicable to you, will be considered the controlling Agreement for the eDocument Delivery Service.

This Agreement is a contract that establishes the terms covering the electronic delivery of your periodic account statements, or other documents, disclosures and communications ("eDocuments") related to your accounts at Westfield Bank through the eDocument Delivery Service. By using the eDocument Delivery Service, you agree to all of the terms and conditions of this Agreement and reaffirm your agreement with all of the terms and conditions of the OnLine Access Agreement (personal and/or business), whichever is applicable to you. You acknowledge your receipt of this Agreement and your prior receipt and agreement with the applicable OnLine Access Agreement and your understanding of the terms and conditions of both Agreements. Please read this Agreement carefully and review your OnLine Access Agreement which is available through a link at the bottom of your "Accounts" page in OnLine.

The terms and conditions of the Westfield Bank Deposit Account Agreement, Electronic Funds Transfer Agreement and Disclosures, OnLine Access Agreement (personal and/or business) as well as your other agreements with Westfield Bank such as loan agreements

continue to apply notwithstanding anything to the contrary in this Agreement.

Consent to Electronic Delivery of Account Statements, Documents, Disclosures and Other Communications (eDocuments).

When you sign up for our eDocument Delivery Service through OnLine, you agree that all of your checking, statement savings, money market and statement certificate of deposit accounts that are enrolled in OnLine now or in the future, as well as any other statement, will thereafter receive periodic account statements electronically. Your electronic statements will contain the same content as the paper version that you have been receiving, which includes: account balances, transaction activity, electronic funds transfer information, year-to-date interest, and error notification procedures. The choice (paper or eDocuments) that is recorded on our system on the day the statement is generated will be the only statement method used to deliver that months statement(s).

In addition, when you sign up for our eDocument Delivery Service through OnLine, you further agree that other documents, disclosures and communications related to any or all of your deposit or loan accounts with Westfield Bank may also be sent to you electronically via the eDocument Delivery Service.