

Westfield Bank Internet Banking Disclosure

This Internet banking disclosure states the terms and conditions for Westfield Bank's ("Bank") online banking system. By using Westfield Bank's online banking system, which includes online bill pay (collectively "Online Services"), each customer ("you") agrees to the terms and conditions of this Agreement. The terms and conditions set forth in the Agreement are in addition to those terms and conditions of any account(s) you may have with the Bank.

As used in this disclosure, "you" or "our" refers to the person(s) who has/have opened an account at Westfield Bank and/or is/are using Online Services. "We," "us," or "our" refers to the Bank and any agent, independent contractor, designee, or assignee the Bank may, in its sole discretion, involve in the provision of Online Services.

It is the intention of Westfield Bank to offer customers convenient access to their accounts, including Internet access, to permit balance inquiries, electronic transfer of money to make loan payments to this institution, electronic payment of bills, review of payment histories, permit downloading of customer transaction information into commercially available budgeting and record keeping software and such other transactions as the institution may allow in the future.

With the rapid growth in electronic commerce conducted over the Internet, Westfield Bank deploys online systems to facilitate the convenient delivery of services and to safeguard our customers' sensitive information. Westfield Bank considers the privacy of our customers' personal information an important element of their trust and confidence in the institution.

Westfield Bank has a Regulation E policy that governs all electronic transactions on consumer accounts and that policy applies to all Internet banking transactions on consumer accounts. For business accounts, Westfield Bank will require a signed electronic banking agreement before allowing access to the website or permitting any transactions to take place. If a business entity is entering into the electronic banking agreement, its governing body shall provide an appropriate resolution, acceptable to the institution, approving the agreement and authorizing the named representative to enter into the agreement on behalf of the entity.

It is the policy of Westfield Bank to collect, retain, and use the information about customers only where such information is believed to be useful and allowed by law to administer the business of Westfield Bank to provide products, services, and other financial opportunities to its customers.

Westfield Bank maintains appropriate security standards to authenticate users of Internet banking, including issuance of user IDs and passwords to customers who request electronic access to their accounts. By using any of the Online Services, you agree not to give or make available your User ID or Password to any person not authorized to access your account.

In the event you experience a problem with your User ID or Password, please contact the Bank immediately. You may contact us at 800-368-8930 or send us an email at bank@westfieldgrp.com.

By clicking "OK", I agree to the terms above.