

Before obtaining products or services electronically, you must read and indicate your acceptance of the terms outlined below. If you do not consent, you will not be able to proceed with the online account opening process.

CUSTOMER DISCLOSURE AND AGREEMENT TO RECEIVE ELECTRONIC COMMUNICATIONS

By selecting the "I Accept" button, you are (1) acknowledging your receipt of the information listed below, (2) agreeing that any contract you enter into with Savers Bank for the provision of certain On-line Banking Services, may be in electronic form, and (3) agreeing that certain information that may be delivered in connection with the Products or Services may also be in electronic form.

You are also acknowledging receipt of the following information and agree that:

* We may provide you with this Agreement and any revisions and amendments thereto in electronic form, and that, if you choose to accept the Agreement, you are consenting to enter into and are entering into an agreement electronically that will govern all future transaction you conduct using the Service.

* We may provide you revisions and amendments to the Agreement and such other information, including but not limited to information under Regulation E and under other applicable banking or financial services laws or regulations in connection with the Service, electronically as a part of the Agreement or otherwise as a part of the Services. While you may print and retain a copy of the Agreement or any information provided to you in relation to the Product or Service, we only provide these documents electronically.

* By consenting to receive disclosures and notices electronically, you agree to provide us with the information (such as current email address) necessary to communicate with you electronically. You are required to update us with any changes in such information by calling or writing us at the number or address listed below.

* You have a right at any time to withdraw, without service charges, your consent to receive information electronically. If you wish to withdraw consent to receive information electronically, or to terminate the Services, you must write a letter and send it to:

Savers Bank
Attention: Internet Banking
PO Box 250
Southbridge, Ma 01550

* You are able to access information that is provided in the same manner as the information and the Services via the Internet.