

Effective Date: January 8, 2025

This Electronic Disclosure and Consent Agreement is provided by ZYNLO, a division of PeoplesBank, Holyoke, MA. Federal Deposit Insurance Corporation ("FDIC") ("ZYNLO", the "Bank") on behalf of NYMBUS Inc. ("NYMBUS"), the program partner responsible for managing ZYNLO Bank accounts ("ZYNLO").

General

This Electronic Disclosure and Consent Agreement ("Electronic Consent Agreement"), applies to all communications for products and services offered by the Bank. You must agree to this Electronic Consent Agreement prior to accepting the Online Banking Agreement, which you must accept before you can use ZYNLO Online Banking Services.

Definitions

The terms "we," "us" and "Bank" refer to Nymbus and/or ZYNLO or any affiliate, agent, independent contractor or designee that we may, at our sole discretion, involve in the provision of the ZYNLO Online Services.

The terms "you" and "your" refer to the user of ZYNLO Online Services, whether singular or plural, who: (1) is an individual or entity that is the owner of an account or a party-in-interest of an account at the Bank or (2) is an individual authorized by the account owner(s) or a party-in-interest to view account information or effect transactions in an account.

The term "*Communication*" means any customer agreements or amendments to those agreements, disclosures, notices, responses, transaction history, account statements, privacy policies and all other information related to your accounts at the Bank, including but not limited to ZYNLO Online Services. Communications are not limited to information that we are required by law to provide to you in writing.

Scope of Communications to be Provided in Electronic Form

When you use a ZYNLO Online Service you agree that we may provide you with any Communications in electronic form. Withdrawal of your consent to receive Communications electronically shall terminate this Agreement, the Online Banking Agreement, and your access to ZYNLO Online Services. Your consent to receive electronic Communications and transactions includes, but is not limited to, the following:

- All transaction history statements regarding your accounts at the Bank;
- All legal and regulatory disclosures and Communications associated with your accounts at the Bank including products or services available through ZYNLO Online Services and;
- Notices or disclosures about a change in the terms of this Consent Agreement; and
- Our responses to your requests related to your Accounts, including ZYNLO Online Services.

Hardware and Software Requirements

To receive Electronic Records, you must have access to:

- A connection to the internet,
- A Current Version of a program that accurately reads and displays PDF files (such as Adobe® Acrobat® Reader),
- A computer and an operating system capable of supporting all of the above. You will also need a printer if you wish to print out and retain records on paper, and electronic storage if you wish to retain records in electronic form, and
- An active email address

By “Current Version,” we mean a version of the software that is currently being supported by its publisher. The following are current versions of internet browsers we support:

- Chrome version 40.0 and higher
- Firefox version 38 and higher
- Safari version 7.0 and higher
- Edge version 12 and higher

Does not support Internet Explorer

The ZYNLO mobile app is available for iPhone iOS 14.0 and up and Android 9.0 and up

We reserve the right to discontinue support of a Current Version of software if, in our sole opinion, it suffers from a security flaw or other flaw that makes it unsuitable for use with Electronic Services.

Changes to hardware or software requirements.

If our hardware or software requirements change, and that change would create a material risk that you would not be able to access or retain your Electronic Records, we will give you notice of the revised hardware or software requirements. Continuing to use Electronic Services after receiving notice of the change is reaffirmation of your consent.

Availability of Printed Copies

Are not available with these accounts except where required by law.

How to Withdraw Consent

You may opt-out of receiving disclosures electronically, which would result in account closure because electronic disclosures are required to maintain an account relationship.

You must keep your email address current with us.

You can update your email address through the online banking portal, by emailing customer support at support@zynlobank.com or contact us for any reason by phone at 1-844-996-5622.