

Consent to Electronic Delivery and Agreement

IMPORTANT: To open a new deposit account (each, an “**Account**”) at Investors Bank (“**Bank**”; “**we**”; “**us**”) through online banking, you must read and accept the terms of this Consent to Electronic Delivery and Agreement (“**Consent**”). IF YOU DO NOT ACCEPT THE TERMS OF THIS CONSENT, YOU WILL NOT BE ABLE TO PROCEED WITH THE ONLINE ACCOUNT OPENING PROCESS. This Consent applies to the Disclosures and Account Agreement for your new Account, as well as all other disclosures, notices and statements for the Accounts and services that we offer or make accessible through our Online Banking website from time to time. The terms “**Customer**”; “**you**”; and “**your**” means the applicant for, or the holder of, an Account who is granting this Consent and, in the case of a joint or multiple owner account, the person from whom the Bank will take direction as explained below.

AGREEMENT AND CONSENT

By clicking on “I AGREE” below, you consent and agree that we may provide you with any Disclosure, Account Agreement or other notice about your Account(s) in electronic format, including, those applicable to each and every Account that you currently hold with us, are opening now, or may open in the future.

By your agreeing to this Consent you consent and agree to receive the following materials about your Account(s) electronically, as set forth herein:

- electronic versions of all initial and subsequent disclosures about your Account (collectively, the “**Disclosures**”);
- the Terms and Conditions for Your Personal Account (“**Account Agreement**”); and
- all other notices about your Account(s), including account statements that we are required to send or choose to send to you.

You further acknowledge and agree that we may continue sending paper versions of the above materials (collectively, the “**Account Materials**”) to you, unless and until you withdraw your consent as described below. Your execution of this Consent authorizes, but does not require, the Bank, to provide the above Account Materials to you electronically. We reserve the right, in our sole discretion, to provide any of the Account Materials to you in paper form.

CURRENT EMAIL ADDRESS REQUIRED

You agree to keep your email address current with us at all times. You agree to promptly update or notify us of any change in your email address. You may update your email address by logging on to your account through online banking or by contacting the NICE Center at 1-855-422-6548.

FORM OF ELECTRONIC DELIVERY

The Bank will provide all Account Materials to you electronically using one or more of the following methods:

- by issuing an e-mail message to you containing Account Materials;
- by notifying you by e-mail to access the Online Banking website where the Account Materials will be available to you;
- by notifying you and making the Account Materials available to you through our mobile banking application, or
- in connection with any of the foregoing notices, by requesting you download a PDF file containing the Account Materials.

HARDWARE AND SOFTWARE REQUIREMENTS

The following is the hardware and software requirements necessary to access, view and retain the Disclosures, Account Agreements and other notices we will provide to you in electronic form:

- A computer, laptop, tablet or other mobile device that is able to connect to the internet and/or is able to download our mobile banking application;
- A current internet browser or mobile browser that supports communications using 256-bit SSL encryption technology;
- A hard drive or other technology enabling storage of the Account Materials and/or a printer to print them;
- Software that enables you to download and view Account Materials formatted as a Portable Document Format (“PDF”);
- Access to the internet and a valid e-mail address.

WITHDRAWAL OF CONSENT

I understand that I can withdraw my consent and agreement to receive my Account Materials electronically under this Consent by either:

1. Logging into online banking, choosing Statements for the account in question, and changing the statement preference in the Account Access drop down; or
2. Contacting the Investors Bank NICE Center at 1-855-422-6548.

I acknowledge that if this consent is withdrawn, I may incur an additional fee each month for the delivery of my periodic statements and other Account materials.

WITHDRAWAL OF CONSENT FOR eAccess CUSTOMERS

I understand that electronic delivery of Account Materials is required for eAccess accounts. I understand that if I am an eAccess account holder, I have the right to withdraw my consent to receive my Account Materials electronically as detailed above. However, I further understand and acknowledge that if this consent is withdrawn, I will be required to close my eAccess Account.

PERIODIC STATEMENTS

By clicking I AGREE below, I agree to enroll in Online Banking and the e-Statement service to receive periodic account statements. I further acknowledge and agree that if I

do not enroll in such services as provided below, I will not receive any periodic statements for this account.

In order to access your e-Statement, I agree to enroll in Investors Online Banking and e-Statement service, using the steps below:

1. Visit www.investorsbank.com
2. Enroll in "Personal/Small Business" Online Banking.
3. Once enrolled and logged into Online Banking, click on the account, and then click on "Online Statements."
4. Follow the step-by-step enrollment instructions, presented on screen to get to your e- Statement.

PAPER COPIES

You can obtain a paper copy of any Account Materials by requesting that we mail you a paper copy by contacting Investors Client Care Center at 1-855-422-6548. You must make any such request within a reasonable time after we first delivered such materials to you electronically. A fee will be charged for paper copies of the Account Materials in accordance with the Service Charge Schedule.

JOINT OR MULTIPLE OWNERS

If a Customer who is one of a joint or multiple holders of an Account gives Consent and enrolls for the electronic delivery of Account Materials, the electronic delivery to one account holder is effective as the delivery to all holders of such Account. It is possible for more than one Account holder among joint or multiple holders sign up to receive Account Materials electronically. If at any time none of the holders of an Account are enrolled in the electronic delivery of the Account Materials, we will send them to you in paper form.

ACCEPTANCE AND CONSENT

By clicking on the "I AGREE" button, you consent and agree to the following:

- You have read, understand and agree to the terms of this Consent to the electronic delivery of your Disclosures, Account Agreement and other notices about your Accounts;
- You agree to enroll in online banking;
- You own or have access to technology that meets or exceed the Hardware and Software Requirements described above;
- You have access to the internet and have provided your valid e-mail address to us and will keep your e-mail address current.

By indicating your agreement to this Consent, you agree that you are reasonably demonstrating that you have the ability to receive, view and retain your Account Materials. You further understand that you may incur costs, including but not limited to, charges by your internet services provider, in connection with giving your Consent to electronic delivery as set forth herein.