



## **Electronic Disclosure and Consent Agreement**

This Electronic Disclosure and Consent Agreement (“Agreement”) applies to all accounts you open with the Dime Community Bank (“Dime”) using dime.com and is effective until withdrawn by you.

### **1. System Requirements**

In order to use Dime’s website services, you must have an Internet Service Provider (ISP) and a Web browser that supports the level of encryption employed by Dime, currently 128-bit. This also requires that you have Acrobat Reader software. If you do not currently have this software, you can download it free at [www.adobe.com](http://www.adobe.com). Dime may change these requirements from time to time. If any of these requirements change, we will provide you with advance notice of the change, without charge.

The website is compatible with the following web browsers:

- Microsoft Internet Explorer Versions 8.0, 9.0\*, 10.0\* and 11.0\* (Windows)
- Firefox Versions 19.0, 20.0, 33.0\*, 34.0\* (Windows and Mac)
- Google Chrome Versions 25.0, 26.0, 38.0\*, 39.0\* (Windows)
- Safari Versions 5.0, 6.01\*, 7.0\* (Mac), Versions 4.0, 5.0 (Windows)

\* Recommended for best website experience

### **2. Communications and Notices**

Accessing Dime via the Internet means you agree to receive electronic communications in connection with these services. These include, but are not limited to:

- All Dime account agreements and account opening documents;
- Preauthorized electronic funds transfer authorizations and confirmations;
- Notices about the maturity and renewal of your time deposit account;
- Account statements;
- Change-in-the terms information for your account;
- Any other disclosures we are required to provide;
- Annual notices re: electronic funds transfers and our privacy policies;
- Responses to claims;
- All legal, regulatory and other communications related to the service.

You may obtain a paper or electronic copy of a Communication by calling the Dime Direct Call Center at 1.800.321.3463. Except as set forth below, you will not be charged any fees for the paper copy. For Dime products and services obtained online, you may be assessed a fee for paper copies of any Communication if set forth in the statement of fees applicable to your product or service. If you are enrolling in our Online Banking service in a Dime branch, we will give you paper copies of our Online Banking Agreement and this Electronic Disclosure and Consent Agreement.

### **3. Delivery**

All communications that we send electronically will be provided either (1) in your secure message center, (2) via your external email, or (3) on our website. This requires that you keep your email address and other contact information contained in your profile up-to-date.

**4. Consent**

By consenting to this Agreement, you are agreeing to receive in electronic form, all disclosures, agreements and other new account documents for this account. In addition, you agree that your computer systems meet the hardware and software requirements stated in the Agreement. By not consenting to this Agreement, you are terminating your new account application process.

**5. Future System Requirements Consent**

If any of our system requirements change, we will provide you with an advance notice of the revised hardware or software specifications and your right to withdraw consent without the imposition of any fees for withdrawal or the imposition of any condition or consequence that was not originally disclosed. We will require you to re-consent to your ability to access information in the electronic format required.

**6. Withdrawing Consent To Electronic Delivery**

You may notify us that you no longer consent to accept Communications electronically. If you withdraw your consent with respect to any account or service, your use of the online service will be terminated automatically with respect to all accounts and all services. If you wish to withdraw your consent, you may do so by calling the Dime Direct Call Center at 800.321.3463 (or such other number as we may establish from time to time) or you may do so on [www.dime.com](http://www.dime.com), if that particular service provides an electronic option to terminate the service. Except as set forth below, you will not be charged any fees as a result of the withdrawal of your consent. If you terminate your consent for electronic delivery of Communications with respect to a Dime product or service obtained online, we may terminate your account (immediately, or at any time thereafter at maturity for a term account at our discretion) and, charge an early withdrawal penalty, if applicable to your account. Additional conditions that may apply to your account or service if you withdraw consent to accept Communications electronically may be stated from time to time, with notice to the extent required by law, in the agreement applicable to your account or service.