

BANGOR ONLINE BANKING

“Entitlements” Terms and Conditions

Granting Access to Other People (“Entitlements”) - As the authenticated primary user of Bangor Online Banking, you have the ability to entitle another person or persons (“sub-users”) with access to your Online Banking account and grant certain authorities to those sub-users with respect to your Accounts with us. You may add, delete or change those entitlements for a sub-user at your election. Entitlement options include:

- View-only access to your Account(s),
- Making transfers between your designated Accounts, and
- Initiating bill payments from your designated Accounts.

Entitlements may be granted individually or in combination. Other entitlement features may become available in the future.

Designating a sub-user does not change ownership or provide authorization to the sub-user to transact on your behalf in any other manner (i.e., at a branch location).

By granting entitlements to sub-users, you agree to the following terms:

- You have sole authority and control over entitling, managing and disabling access for sub-users and/or their respective authorities.
- You authorize us, Bangor Savings Bank (the “Bank”) (and any third-party service providers of the Bank), to act on any transaction instructions initiated under the entitlements and credentials of an authenticated sub-user, just as if it was initiated under your credentials.
- When granting entitlements and access to your Accounts with a user ID and password, you expressly agree to take responsibility for all activity initiated by those individuals, and you assume total liability for any and all activities of a sub-user with respect to your Accounts. *In effect, you have authorized each transaction to take place as though you yourself had completed it, and the Bank will not be held liable for individual sub-user actions.*
- You agree to hold Bangor Savings Bank (and any third-party service providers of the Bank) harmless from any liability or claim arising from your use of the entitlements feature, including any claim you make against a sub-user for their handling of your Accounts or breach of your agreement with said sub-user pursuant to entitlements.
- You agree to indemnify the Bank, its employees, agents and representatives against any and all claims arising due to:
 - a. Your entitling another person(s) with access to your Online Banking account, your Account(s) with us and/or other authorities with respect to your Account(s); and/or
 - b. Acts or actions taken by the sub-user(s) you entitled.
- You understand, notwithstanding any other terms, that the Bank and any of its third-party service providers are not responsible for any errors or unauthorized transactions or activities on your Account(s) initiated by a sub-user, and the Bank expressly disclaims any liability, claims and damages in connection with such transactions or activities.
- You understand that these terms and conditions are expressly incorporated into and shall become a part of your Bangor Online Internet Banking Agreement. If you do not agree with these terms and conditions and others that the Bank may present to you from time to time regarding entitlements, you may not use this feature.
- You understand that the Bank reserves the right to change, amend or cancel these terms and conditions or the entitlements feature at any time in accordance with your Bangor Online Internet Banking Agreement.

PLEASE READ THESE TERMS AND CONDITIONS CAREFULLY AND RETAIN THEM FOR YOUR RECORDS. BY ENROLLING IN ENTITLEMENTS AND CLICKING ON " " BELOW, AND IN ACCORDANCE WITH YOUR PRIOR CONSENT TO OUR E-SIGN DISCLOSURE, YOU AGREE TO THESE TERMS AND CONDITIONS. IF YOU DO NOT AGREE WITH THESE TERMS AND CONDITIONS (AS MAY BE AMENDED FROM TIME TO TIME), YOU MAY NOT USE ENTITLEMENTS AND WILL EXIT THIS PAGE. BY USING THE ENTITLEMENTS FEATURE, YOU ACKNOWLEDGE YOU HAVE READ AND UNDERSTAND THESE TERMS AND CONDITIONS AND AGREE TO BE BOUND BY THEM.

[I accept these terms and conditions.]

[I do not accept these terms and conditions.]