

ONLINE BANKING USER AGREEMENT

What This Agreement Covers. This agreement between you and Skowhegan Savings governs the use by you of Online Banking. These services permit Skowhegan Savings customers to perform a number of banking functions linked to Online Banking through the use of a personal computer.

Accepting the Agreement. When you use Skowhegan Savings Online Banking as described in this agreement, or authorize others to use Skowhegan Savings Online Banking, you agree to the terms and conditions of this agreement.

Relation to Other Agreements. This Agreement constitutes the entire agreement between you and Skowhegan Savings with regard to your use of Online Banking. However, your use of Online Banking may be affected by other agreements between us governing your deposit, or other eligible accounts. When you link accounts to Online Banking, this does not change the agreements you already have with us governing those accounts. For example, when you use Online Banking to access a savings account, you do so under the terms and conditions governing the agreement and disclosure for that account. You should review those agreements for any applicable fees, for limitations on the number of transfers you can make, and for other restrictions that might impact your use of that account through Online Banking.

Computer Requirements. In order to use Online Banking, you will need a computer, mobile phone or mobile device with internet access. You are responsible for installing, maintaining and operating appropriate computer equipment and for arranging internet access through an Internet service provider. Skowhegan Savings is not responsible for any errors or failures caused by malfunction of your computer equipment or for problems caused by your Internet service provider. In addition, Skowhegan Savings is not responsible for any computer virus or related problems. You are responsible for all Internet access fees/charges and telephone charges incurred by you in connection with your use of Online Banking.

Security. Skowhegan Savings takes security procedures and counter-measure procedures to ensure the security and confidentiality of your financial records and transactions. You agree to comply with all security procedures Skowhegan Savings may impose for use of the Services including the use of up-to-date firewall and virus protection software on any computer you may use to access Online Banking or Online Business Banking.

- **Creating a Secure Channel.** To create a secure channel between your browser and our server, we use 128-bit Secure Socket Layer (SSL) encryption, the highest level available.
- **Logout Button.** To help ensure that someone cannot access your personal information, always exit our Internet banking site using the logout button located at the top of every page.
- **Automatic Session Time-Outs.** In the event that you leave your computer without logging out, our Internet banking site has been designed to end your session automatically if our system detects that you have not provided any instructions or used the browser buttons to navigate for several minutes.
- **Multi-Factor Authentication** in the form of security questions.
- **Security Image** to validate genuine Skowhegan Savings Online Banking website.
- **One time security passcode** for select functions.
- **Email.** General email is not secure since it passes through many points on its route from you to us. If you are using general email to communicate with us, we strongly recommend that you do not include personal financial information (such as account numbers) or other sensitive information within the email as we cannot guarantee its confidentiality on route to us. If you must communicate personal financial information via email with Skowhegan Savings Bank we strongly recommend that you use the Message Center feature on the Contact Us page of our Online Banking system.

Copyright and Trademarks. The content, organization, graphics, design, and other matters related to the Skowhegan Savings' website and Online Banking are protected under applicable copyrights, trademarks, and other proprietary rights. The copying, redistribution, use or publication by you, except as allowed by this agreement, is strictly prohibited. You do not by virtue of this agreement acquire ownership rights to any content, document or other materials accessed through Online Banking or the Skowhegan Savings' web site. The posting of information or materials on the Skowhegan Savings' web site does not constitute a waiver by Skowhegan Savings of any proprietary or other right in such information and materials.

ONLINE BANKING SERVICES

To use Online Banking you need the following:

- Service through an Internet Service Provider (“ISP”);
- An Online Banking ID & Password; and
- A means of connecting and communicating through the Internet.

You may use Online Banking to:

- Transfer funds from checking to checking
- Transfer funds from checking to statement savings
- Pay bills directly from your checking account in the amounts and on the days you request
- Transfer funds from statement savings to checking
- Transfer funds from statement savings to statement savings
- Transfer funds from a line of credit to a checking, savings, or club account
- Make payments from checking to loan accounts with us
- Make payments from statement savings to loan accounts with us
- Transfer funds between Skowhegan Savings’ deposit accounts and own accounts at other financial institutions
- Place stop payments on checks
- View the balance of checking, savings and loan accounts
- View checking and savings account deposit and withdrawal transactions
- View loan account balances and payment history
- Enroll to receive electronic documents including eStatements and eNotices
- View current eStatements and eNotices
- Enroll and manage Mobile Banking settings
- View text statements for checking and savings accounts
- Request ATM/Debit card updates
- Conduct other transactions and services as features are added to the electronic banking system
- Submit check images for an electronic deposit via mobile device
- Activate to receive various account and transaction alerts

DESCRIPTION OF SERVICES

TRANSFERS

You can make transfers and payments from eligible accounts in one of two ways:

- One-time; or
- Recurring

One time transfer and payments should be used for transfers and payments which occur on an infrequent or irregular basis, or which vary in amount.

You should use the recurring payment or transfer feature when you pay a set amount at regular intervals, for example on a car loan payment, or when you want to transfer the same amount at regular intervals, for example from your checking to eligible savings accounts.

You may verify that any payment or transfer has been processed by logging onto Online Banking on the business day following the transfer or payment.

Transfer Limitations. When you schedule a payment or transfer, you authorize Skowhegan Savings to withdraw the necessary funds from your Skowhegan Savings’ deposit account. If you have more than one deposit account, you will be asked to designate from which the withdrawal should be made. You agree that you will instruct Skowhegan Savings to make a withdrawal only when a

sufficient balance is or will be available in your account at the time of withdrawal. If you do not have a sufficient balance, including available credit under any overdraft protection plan, we may either complete the transfer or payment - creating an overdraft – or refuse to complete the transfer or payment. In either case, we reserve the right to impose a non-sufficient funds (NSF) fee.

Dollar Amount Limitations. Transfers can be for any amount between \$0.01 and \$999,999,999.99. Payments can be for any amount between \$0.01 and \$999,999,999.99.

Canceling Transfers or Payments. In order to cancel future dated transfers, you must login to Online Banking and follow the prompts provided. The cancel feature is found in the pending transfers section. You may cancel a transfer transaction up to the date you scheduled it for processing. We must receive your instructions to cancel before the end of our business day on the date on which the transaction was scheduled to be processed.

Confirmation of Transfers and Payments. In addition to an immediate confirmation reference number, a transaction made using Online Banking also appears on your monthly statement.

BILL PAY

Skowhegan Savings will process payments on the business day (generally Monday through Friday, except holidays) you designate the bill is to be processed. Bill requests received after the business day cut-off time or at any time on a non-business day will be processed on the next business day. Skowhegan Savings reserves its right to change the cut-off time by giving you notice if it changes.

Recurring payment requests will be processed on the dates you have designated unless such date falls on a non-business day, resulting in your payment being processed on the next business day.

YOU MUST ALLOW AT LEAST SEVEN (7) BUSINESS DAYS FOR EACH BILL PAYMENT (RECURRING OR VARIABLE) TO REACH THE MERCHANT. IT IS YOUR RESPONSIBILITY TO SCHEDULE/ACTIVATE RECURRING PAYMENTS.

You agree to have available and collected funds on deposit in the account you designate in amounts sufficient to pay for all Bill Payment requests, as well as, any other payment obligations you have to Skowhegan Savings. Skowhegan Savings reserves the right, without liability, to reject or reverse a Bill Payment if you fail to comply with this requirement or any other terms of the agreement. If you do not have sufficient funds in the account and Skowhegan Savings has not exercised its rights to reverse or reject a Bill Payment, you agree to pay for such payment obligations on demand, including customary and usual overdraft fees. You further agree Skowhegan Savings, at its option, may charge any of your accounts with Skowhegan Savings to cover such payment obligations.

Any Bill Payment can be changed or cancelled, provided you access the Service prior to the cut-off time on the business day prior to the business day the Bill Payment is going to be initiated.

BANK TO BANK TRANSFERS

Bank to Bank Transfers allows you to transfer funds between your linked personal deposit accounts at Skowhegan Savings and certain deposit accounts at other financial institutions. You may request one-time, scheduled or recurring transfers and move money into or out of your Skowhegan Savings deposit accounts. An inbound transfer moves funds into an account at Skowhegan Savings. An outbound transfer moves funds from an account at Skowhegan Savings to an account outside of Skowhegan Savings.

Enrollment is simple and secure via Online Banking by clicking Bank to Bank Transfers. You can only enroll accounts for which you have the authority to transfer funds. All accounts requested to be used as part of this Service will be verified in accordance with Skowhegan Savings' procedures. The verification process must be completed by you prior to using the Service. You will have 10 days after enrolling an account to complete the verification process.

Funds requested to be transferred will be debited/credited to your Skowhegan Savings account on the designated transfer date. Current day transfers must be submitted prior to the daily cutoff time of 2:30 PM EST. Transfer dates occurring on weekends, holidays or after daily cutoff will be processed on the next business day. Inbound transfer credits will be held for three (3) business days to allow for money movement from your external bank account. Funds requested to be transferred will be debited/credited to

the non-Skowhegan Savings account according to the receiving Financial Institution's availability and transaction processing schedule. Fees and limits apply please refer to the Bank to Bank Transfer User Agreement.

ELECTRONIC DOCUMENTS

With Electronic Documents, you can elect to receive certain statements and notices in electronic form, in lieu of paper form for your Skowhegan Savings account(s). Electronic Document enrollment requires an active Online Banking User ID. Electronic Documents is free, secure, eco-friendly and more convenient than receiving statements by mail. Statements and notices can be printed or downloaded and saved for future reference. Self-enrollment is simple via Online Banking with a valid email address.

Once enrolled for Electronic Documents, you will no longer receive paper statements or notices for the accounts enrolled. You will receive an automated notification email informing you that you have new eStatements and/or eNotices are available for viewing. To access your new Electronic Documents, you may, using your Online Banking credentials, either:
Login through the Login Template included within the email you received (Adobe Acrobat is required); and/or Login to Online Banking and click on the eDocuments tab.

If your Skowhegan Savings account is owned jointly with another person, either one of you may consent to receive certain statements and notices in electronic form. Either person's election to receive electronic documents shall apply to all owners. You have the right to withdraw your consent to have your documents provided in an electronic form by accessing the Documents and Settings option within the eDocuments tab in Online Banking. Refer to the Electronic Documents Agreement for additional terms and conditions.

MOBILE BANKING

With Mobile Banking you can instantly access your checking, savings, certificate of deposit, and loan accounts. Mobile banking allows you to check your balances; review current business day transactions; review transaction history; transfer funds; make bill payments; view alerts; and receive text messages.

To use Mobile Banking, you must first be enrolled in Online Banking with Skowhegan Savings. Web access and/or texting must be enabled for the mobile device and standard text messaging rates and other taxes and fees from your mobile service provider may apply when using Mobile Banking which you are responsible for all fees and charges.

Mobile Web: The mobile device must be web-enabled on a network which allows Secure Sockets Layer (SSL) traffic with 128-bit encryption. Our Skowhegan Savings mobile App is available as a free download through the iTunes and Google Play marketplaces for your Apple and Android powered devices.

Mobile Text: The mobile device and service provider must allow Short Message Service (SMS) text messaging to utilize Mobile Text.

Not all functions that are described in your Online Banking Agreement or available at the Online Banking website may be available with Mobile Banking. Refer to the Mobile Banking Agreement for additional terms and conditions.

MOBILE REMOTE DEPOSIT

Mobile Remote Deposit is a product which allows deposits of paper checks to your checking, savings or money market accounts from anywhere, anytime using your camera-enabled mobile device to capture images of your check and transmitting the digital information to Skowhegan Savings for deposit.

Customers wishing to use this service must be enrolled in Skowhegan Savings' Online Banking and utilize Mobile Banking via our Mobile App and obtain approval. Customer understands that deposit transactions received after the bank's cut-off time (3:00 p.m. EST) will not be processed until the following business day. Deposit transactions must be in accordance with the appropriate requirements for this service as described and set forth more fully in the appropriate Mobile Banking Agreement. Refer to the Mobile Banking Agreement for additional terms and conditions.

DESCRIPTION OF SERVICES – BUSINESS ONLY

AUTHORIZED ADMINISTRATOR

Each Online Banking business customer will be required to select one employee from their organization who will have complete authority to be the Authorized Administrator for Online Banking. This individual will add or delete all other authorized users for the customer as well as maintain them in the system, without review or intervention by Skowhegan Savings. In addition, this is the only individual who may call for support or information regarding the Online Banking account. Skowhegan Savings is not responsible for the conduct of the Authorized Administrator, including any and all security selections in implementing the services. Finally, Skowhegan Savings is not responsible for the actions of any user that is granted access to Online Banking by the customer's Authorized Administrator.

AUTOMATED CLEARING HOUSE (ACH)

Customers wishing to use this service must complete an additional service Addendum. In addition to the terms described in such Addendum, customer understands that ACH transactions received after the Bank's cut-off time (3:00 p.m. EST) will not be processed until the following business day. ACH transactions must be in accordance with the appropriate requirements for this Service as described and set forth more fully in the appropriate ACH Origination Agreement / Addendum to this Agreement. The use of Secure Tokens is required for this service and further, requirements for this Service and any applicable ACH requests are described more fully in the Online Banking ACH Contract.

WIRES

Customers wishing to use this service must complete an additional service Addendum. In addition to the terms described in such Addendum, customer understands that wire transfers received after the Bank's cut-off time (3:30 p.m. Eastern Standard Time (EST)) will not be processed until the following business day. The Bank has the right not to process any wire request if available funds sufficient to cover the wire transfer amount are not in the Account. The use of Secure Tokens is required for this service and further, requirements for this Service and any applicable Wire Transfer request are described more fully in the Online Banking Wires Contract.

REMOTE DEPOSIT

Customers wishing to use this service must complete an additional service Addendum. In addition to the terms described in such Addendum, customer understands that deposit transactions received after the Bank's cut-off time (3:00 p.m. EST) will not be processed until the following business day. Deposit transactions must be in accordance with the appropriate requirements for this Service as described and set forth more fully in the appropriate Remote Deposit Agreement to this Agreement. Further information and requirements for this Service are described more fully in the Remote Deposit Agreement.

SECURE TOKENS

Customer acknowledges that the use of Secure Tokens is available and is mandatory for some Online Banking services. Secure Tokens add an additional layer of security to the login process for each user. A separate Secure Token Request Form must be completed.

PRODUCT TERMS AND CONDITIONS

By using supplemental online products, you accept and agree to be bound by the general terms and conditions governing each product separately, including without limitation all the terms and conditions in this Agreement. You agree to be bound by any and all laws, rules, regulations and official issuances applicable to each online product now existing or which may hereafter be enacted, issued or enforced, as well as such other terms and conditions governing the use of other facilities, benefits or services that Skowhegan Savings may from time to time make available to you in connection with online products. Further, Skowhegan Savings has the discretion from time to time, and upon giving notice to you, to modify, restrict, withdraw, cancel, suspend or discontinue the online products without giving any reason and you understand that by using the online products after any modification or change has been affected, you would have agreed to such modification or change. Customers wishing to use this product must read and agree to the product specific Agreement(s), which describes the requirements for the product in more detail.

OTHER TERMS AND CONDITIONS

Monthly Service Charge. Customers are not assessed a charge for the use of Online Banking; however, an additional charge may apply for Bill Pay, Bank to Bank Transfers, Remote Deposit, ACH, and Wire services. Banking charges for other accounts and services are as published in Skowhegan Savings' Schedule of Fees and Truth in Savings brochure.

Other Charges. You should note that, depending on how you use and access Online Banking, you may incur charges for:

- Normal account fees and service charges
- Bill Payment
- Stop Payments
- Electronic Documents
- ATM / Debit Card Updates
- Automated Clearing House (ACH)
- Wires
- Bank to Bank Transfers (Incoming and/or Outgoing)
- Remote Deposit
- Internet service provider fees
- Wireless service provider fees
- Secure Tokens

Additional fees may be assessed from time to time for features added to Online Banking. We may also charge a research fee if we research historical activity on your account as a result of an inquiry received from you. This fee will be waived if Skowhegan Savings determines in its sole discretion that an error has occurred on its part.

Business Days. Transfers are processed on normal business days. To have a transfer processed on the same business day, we must receive your instructions before the established funds transfer cut-off time displayed on Online Banking. If you request a transfer for a future date, we process the transaction at the close of business on that day only if it is a business day. If the date you request is not a business day, it will be processed on the preceding business day. If we receive your instruction after the end of our business day, we will process the transaction on our next business day.

Service Hours. Online Banking is available 24 hours a day, 365 days a year, except when the system is shut down for routine maintenance and upgrades.

Canceling Your Online Banking Account. Your Online Banking account remains in effect until it is terminated by you or by Skowhegan Savings. Further, your online banking account will be deleted after 225 days of inactivity. You may also cancel your account at any time by notifying us of your intent to cancel in writing, through Online Banking email, or by calling our customer service center. This cancellation applies only to your Online Banking account and does not terminate your Skowhegan Savings accounts. We may terminate your Online Banking account for any reason, at any time. We will try to notify you in advance, but we are not obliged to do so. If you choose to cancel your Online Banking account, any unprocessed transfers, bill payments, Bank to Bank transfers, eStatements, and eNotices will be cancelled. We recommend that you cancel any scheduled transfers and bill payments prior to notifying us that you are discontinuing the service. Skowhegan Savings normally will cancel any scheduled transfers and bill payments within two business days from the date we receive your request to cancel your Online Banking account. However, we are not responsible for transfers or bill payments made pursuant to instructions received from you before your cancellation request was received. If you close your Skowhegan Savings account(s), or if it's no longer linked to your service, your Online Banking account will automatically be discontinued. Skowhegan Savings reserves the right to cancel any unprocessed transfers at the time your account is closed.

Joint Accounts. When your Online Banking account is linked to one or more joint accounts, we may act on the verbal, written or electronic instructions of any authorized signer on those accounts.

Changes to Agreement. We may change this agreement at any time. For example, we may add, delete or amend terms or services. We will notify you of such changes by mail, by electronic message or by posting it on the Skowhegan Savings website. If you access your Online Banking account after the effective date of a change, you will be deemed to have accepted the change.

Contact by Skowhegan Savings or Affiliated Parties. No Skowhegan Savings employee, or employee of any company affiliated with Skowhegan Savings will contact you via email or phone requesting your Online Banking ID or Password. If you are contacted by anyone requesting this information, please do not give out this information and contact us immediately.

Your Responsibilities. You are responsible for all transfers, payments, or other transactions you authorize to be made using Online Banking. You also are responsible for keeping your Online Banking ID and Password confidential. We will not be liable, nor will we reimburse you, for any losses that arise from use by others of your Online Banking ID or Password. If you permit any other person to use your Password to access Online Banking, you are responsible for any resulting transactions.

Reporting Unauthorized Transactions. You must contact Skowhegan Savings immediately upon becoming aware of any unauthorized use of your Online Banking account. Call us at 800.303.9511. Customer Service is available 8:00 AM to 5:00 PM Monday through Wednesday; 8:00 AM to 7:00 PM Thursday and Friday; and 8:30 AM to 12:30 PM Saturday, excluding bank holidays. You may also write us at Skowhegan Savings, Attention: Online Banking, P.O. Box 250, Skowhegan, ME 04976.

Disclosure of Account Information. We will disclose information to third parties about your account or the transfers you make:

- where it is necessary for completing transfers;
- in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant;
- in order to comply with government agency or court orders;
- in order to comply with requirements of State or Federal law or Regulation; or
- if you give us your written permission.

A copy of our privacy notice, which contains a more detailed explanation of the circumstances in which we may disclose information to third parties, may be obtained by calling 800.303.9511 or by visiting our website at www.skowsavings.com.

Account Statements. We report your Online Banking transactions on the monthly statements for your linked accounts.

PROVISIONS APPLICABLE TO CONSUMERS

In Case of Errors or Questions about Your Electronic Transactions. Call or write us at the telephone number or address listed below, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- Tell us your name and account number.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each owner already has an established account with us before this account is opened.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send a written explanation.

You may ask for copies of the documents that we used in our investigation by contacting us at:

Skowhegan Savings Bank
Customer Service Department
P.O. Box 250
Skowhegan, Maine 04976-0250
BUSINESS DAYS: Monday through Friday Excluding Federal Holidays
PHONE: 207-474-9511
TOLL FREE: 1-800-303-9511

Consumer Liability. Tell us AT ONCE if you believe your security code(s) or other access device has been lost or stolen, or if you believe that an electronic funds transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within two business days after you learn of the loss or theft of your card and/or security codes(s) or other access device, you can lose no more than \$50 if someone used your Card and/or security code(s) without your permission.

If you do NOT tell us within two business days after you learn of the loss or theft of your Card, security code(s), or other access device and we can prove we could have stopped someone from using your Card, security code(s), or other access device without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, including those made by card, security code(s) or other access device, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we may extend the time periods.

Our Liability for Failure to Complete Transactions. If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will NOT be liable, for instance:

- If, through no fault of ours, you do not have enough money in your account to make the transfer.
- If the transfer would go over the credit limit on your overdraft line.
- If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions we have taken.
- If you did not follow software or the Bank's Service instructions on how to make the transfer or payment.
- If you did not give the Bank complete, correct and current instructions.
- If you did not authorize an electronic bill payment early enough for the payment to be scheduled, transmitted, received, and credited by the Merchant's due date.
- If the Bank made a timely electronic bill payment but the Merchant did not promptly credit your payment after receipt.
- If the transfer or payment could not be completed due to systems unavailability. The Bank is not responsible for any errors or failures due to any malfunction of your Internet access equipment, or any virus, or any problems that may be associated with the use of any Online Banking Service.
- There may be other exceptions stated in our agreement with you.

Skowhegan Savings agrees to make reasonable efforts to ensure the performance of Online Banking to the extent contemplated by this Agreement. We will be responsible for acting only on those instructions actually received from you. We are not responsible for any losses or delays in transmission of instructions to us arising out of the use of any Internet service provider providing your connection to the Internet or caused by any browser software. We cannot assume responsibility for malfunctions in communications facilities not under the control of Skowhegan Savings that may affect the timeliness or accuracy of messages you send to us.

Skowhegan Savings is not responsible for any direct, indirect, consequential, special or incidental damages arising out of your use of Online Banking. Because some states do not allow the exclusion or limitation of liability for consequential damages, in such states our liability is limited to the extent permitted by law.

Governing Law. This Agreement is governed by the federal laws of the United States and the laws of the State of Maine, unless otherwise required by federal or state law, without regard for choice of law provisions. Any issue with regard to an account which you link or access using Online Banking will be governed by the laws specified in the Customer Agreement governing that account.

For information or help on electronic transactions please call: 800.303.9511

To calculate average daily balance for line of credit accounts. Add all new advances and subtract all payments, credits and unpaid finance charges to or from the prior day's balance. Add balances for each day of the cycle (include Saturday and Sunday). Divide the total by the number of cycle days. The outcome is the average daily balance.

Important Line of Credit information in case of errors or questions about your bill or statement. If you think your bill is wrong, or if you need more information about a transaction on your bill, write to us on a separate sheet of paper, as soon as possible. Send the letter to: P.O. Box 250, Skowhegan, ME 04976-0250. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, please describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount in question.

Additional Complaint Resolution Procedures. If you have a dispute with your financial institution regarding your deposit account, contact the financial institution's consumer complaint representative or department and attempt to resolve the problem directly. If the financial institution fails to resolve the problem, communicate the problem and the resolution you are seeking to:

Bureau of Financial Institutions
36 State House Station
Augusta, Maine 04333-0036

To file a complaint electronically, you may contact the Bureau of Financial Institutions at the following Internet address:
<http://www.maine.gov/pfr/financialinstitutions/>

The Bureau of Financial Institutions will acknowledge receipt of your complaint promptly and investigate your claim. You will be informed of the results of the investigation. When your complaint involves a federally-chartered financial institution, the Bureau of Financial Institutions will refer it to the appropriate federal supervisory agency and inform you to whom it has been referred.