

Bank

TO Jim Sinclair

860-364-0673

Important Notice

We are making some important changes to your Safe Deposit Box Agreement. We wish to draw your attention to the two new sections being added to your agreement. These changes are effective as of the first day of the renewal of your safe deposit box lease. If you wish to obtain a complete copy of our Safe Deposit Box Agreement, please speak with a bank representative at any [REDACTED] Branch.

1. The following sentence is inserted after the first sentence in section 1:

You understand that the relationship between you and us is that of landlord and tenant and that your rental of a safe deposit box does not create a bailment with respect to any contents you may place in your safe deposit box. We have no knowledge of nor do we exercise any supervision over the contents of your safe deposit box.

2. The following is added after the third sentence in section 11:

You agree to safeguard your safe deposit box keys at all times. If you give your keys to a third party or fail to reasonably safeguard your keys, we will not be responsible if any unauthorized access occurs.

3. The first sentence of the third paragraph in section 12 now reads:

You are prohibited from placing cash (other than coin or currency with numismatic value such as an antique coin collection) or pornography in your safe deposit box.

4. The following new sections are added at the end of the agreement:

19. LIABILITY

You agree that we will not be liable for any claims, losses or damages you may incur in connection with your safe deposit boxes long as we have used ordinary care with respect to your box. We are not liable for any claims, losses or damages due to forces beyond our control, such as hurricanes or other acts of God or acts of war or terrorism, or for environmental conditions that may affect the contents of your safe deposit box.

20. CLASS ACTIONS; WAIVER OF JURY TRIAL

To the extent permitted by law, you agree that you will not bring, join or participate in any class action with respect to any claim, dispute or controversy you may have against us or any of our officers, employees or agents. You agree to the entry of injunctive relief to stop such a lawsuit or to remove you as a participant in the suit. You also agree that you will waive any right you may have to have the verdict on any suit you may bring rendered by a jury. These provisions do not constitute a waiver of any of your rights and remedies in pursuing a claim individually and not as a class action or in pursuing a suit where the verdict is rendered by a judge.

If you have any questions about these changes, please call 1-877-[REDACTED] between 7 a.m. and 8 p.m. EST, 7 days a week. Customers with hearing impairments can call [REDACTED] (TTY/TDD). You may also visit us at [REDACTED] or simply stop by your nearest [REDACTED] Branch. Thank you for banking with [REDACTED].