

BANKWELL BANK

CONSENT TO ELECTRONIC RECORDS AND SIGNATURES

Please read this Consent to Electronic Records and Signatures ("Electronic Records Consent") carefully and retain or print a copy for your records.

Bankwell Bank is providing this Electronic Records Consent to you as an applicant and/or user of our Digital Banking services and other financial products or services (any such product or service herein referred to as a "Service"), in order to obtain your consent to the delivery of agreements (including the Digital Banking Access Agreement), disclosures and other documents related to such Services in electronic form ("Consent"). By providing your Consent you also agree that we may obtain your electronic signature to signify your agreement to any agreements and documents related to a Service. In this Electronic Records Consent, "we," "us," "our" and "Bank" mean Bankwell Bank, as well as each and every current and future affiliate of Bankwell Bank. "You" and "your" mean the person(s) giving Consent pursuant to this Electronic Records Consent, including all account owners, authorized signers, product owners and/or Service users identified with any Bank Service that you apply for, use or access.

SCOPE OF CONSENT

By executing this Electronic Records Consent, you are providing your Consent to receive from us, in electronic form, disclosures, agreements and notices related to your loan and deposit accounts and any other Services you receive from the Bank including, but not limited to:

- Digital Banking Access Agreement
- Other Service Agreements, such as deposit and loan account agreements and statements
- Service disclosures required or governed by law
- Notices related to your deposit and loan accounts

All such disclosures, agreements and notices we deliver to you electronically are referred to herein as "Electronic Records". **By executing this Electronic Records Consent you are providing your Consent to the delivery of Electronic Records for any Service that you are considering now and that you apply for, access, or use in the future.**

ELECTRONIC DELIVERY

We may deliver Electronic Records to you through our Digital Banking Service, by email or such other electronic means we may choose. You must keep your email or electronic address current with us in order to receive Electronic Records we may deliver to you by email. You must promptly notify us of any change in your email or other electronic address. You may change the email address on record with us by calling us at 203-972-3838 or by contacting us in writing at Bankwell Bank, 258 Elm St., New Canaan, CT 06840 and updating your contact information. You understand that paper versions of Electronic Records will not be mailed to you, unless you specifically request them to be mailed, as described below.

HARDWARE AND SOFTWARE REQUIREMENTS

In order to receive, access, view and retain Electronic Records that we make available to you, you must have:

1. A computer or other electronic device that will permit you to access our website and an Internet browser that can support 128-bit encryption. Note: For security purposes, you should use the most current version of either: Microsoft Internet Explorer, Firefox, Safari, Microsoft Edge, Google Chrome or AOL's browser. The most current browser versions are typically more secure and will support 128-bit encryption.

2. Internet access.
3. Access to a printer or storage medium such as a hard drive so that you can download and/or print Electronic Records for your records.
4. An external email address.
5. Adobe Acrobat Reader (so that you can access PDF documents).
6. Technology that enables you to read html text on web pages.

AVAILABILITY OF PAPER RECORDS

To request a paper copy of any Electronic Record, contact the Bank at 203-652-2940. Upon request, a paper copy of an Electronic Record will be mailed to you. See the Bank's Consumer Schedule of Charges for fees that may apply to requests for paper copies of your records. Requesting a paper copy will not revoke your Consent and will not affect the delivery of Electronic Records to you. See below for instructions for withdrawing your Consent.

WITHDRAWING CONSENT FOR ELECTRONIC DELIVERY

To prevent giving your Consent to this Electronic Records Consent, exit this internet session prior to executing this Electronic Records Consent. If you exit the session prior to Consenting, you will not receive Electronic Records (except to the extent you have otherwise consented to receive Electronic Records from us). To withdraw your Consent after executing the Electronic Records Consent, you must call the Bank at 203-652-2940 or write to us at:

Bankwell Bank
258 Elm St.
New Canaan, CT 06840

If you withdraw your Consent to receive Electronic Records, please be aware that this may result in the termination of: (i) your access to our electronic Services, including Digital Banking, and (ii) your ability to use certain other Bank Services. Your withdrawal of Consent will become effective after we have had a reasonable opportunity to act upon it. Depending on the specific Bank Services you are receiving when you withdraw your Consent, we may charge higher or additional fees for such Services as a result of the withdrawal of your Consent. Please refer to the applicable agreements and disclosures for such Services for any fees that may apply.

TERMINATION/CHANGES

We reserve the right to terminate the delivery of Electronic Records (and revert to the delivery of paper copies) at any time or to terminate or change the terms and conditions on which we provide Electronic Records. We will provide you with notice of any such termination or change as required by law. We may also, at our option, provide you with a paper version of an Electronic Record, even if you have chosen to receive Electronic Records.

CONSENT

By clicking "I Accept" after reviewing this Electronic Records Consent, you (i) agree that this Electronic Records Consent constitutes a part of any applicable Service agreement, (ii) agree that your use of any electronic sounds, symbols, or processes provided by us to establish your acceptance of this Electronic Records Consent and the terms and conditions of other Electronic Records (e.g., an electronic "I Accept" or "I Agree" button or a check box) constitutes your electronic signature and signifies your Consent and intent to be bound by any applicable terms and conditions, (iii) Consent to receive Electronic Records in lieu of hard or paper copies of such Electronic Records, (iv) acknowledge and demonstrate your ability to access electronically this Electronic Records Consent and Electronic Records and your satisfaction of the software

and hardware requirements described above, (v) confirm and represent that you in fact have accessed and are able to view, save and print this Electronic Records Consent and any Electronic Record. You are also confirming that you (i) are able to access Electronic Records provided in html and pdf formats and (ii) are authorized to, and do, provide Consent on behalf of all the other account owners, authorized signers, Service owners and/or users identified with your Bank Services.