



EXHIBIT D

INVITATION TO INDIVIDUALS WITH DISABILITIES TO SELF IDENTIFY

ESSEX BANK is committed to taking affirmative action to employ and advance in employment qualified disabled individuals. If you have a physical or mental impairment that substantially limits a major life activity and would like to be considered under our affirmative action program, please tell us. You may inform us of your desire to benefit under the program after a conditional offer of employment is made and/or at any time thereafter. Submission of this information is voluntary and refusal to provide it will not adversely affect whether an applicant is hired or subject an employee to discharge or disciplinary treatment. Information obtained will be kept confidential, except that (i) supervisors and managers may be informed regarding restrictions on the work or duties of disabled individuals and necessary accommodations; (ii) first-aid and safety personnel will be informed, to the extent appropriate, of conditions that might require emergency treatment; and (iii) government officials investigating compliance with this Act will be informed of our employees' disability status, as appropriate.

If you are disabled, we would like to include you under our Affirmative Action Plan. It would assist us if you tell us about (1) any special methods, skills and procedures which qualify you for jobs that you might not otherwise be able to perform because of your disability, so that you will be considered for any position of that kind, and (2) the accommodations which we could make which would enable you to perform the essential functions of your job properly and safely, including special equipment, changes in the physical layout of the job, elimination of certain duties relating to the job, or other accommodations. To participate, please contact Essex Bank's Director of Human Resources.

Employees and applicants may request to see copies of the affirmative action plan during regular business hours by contacting Essex Bank's Human Resources Department.