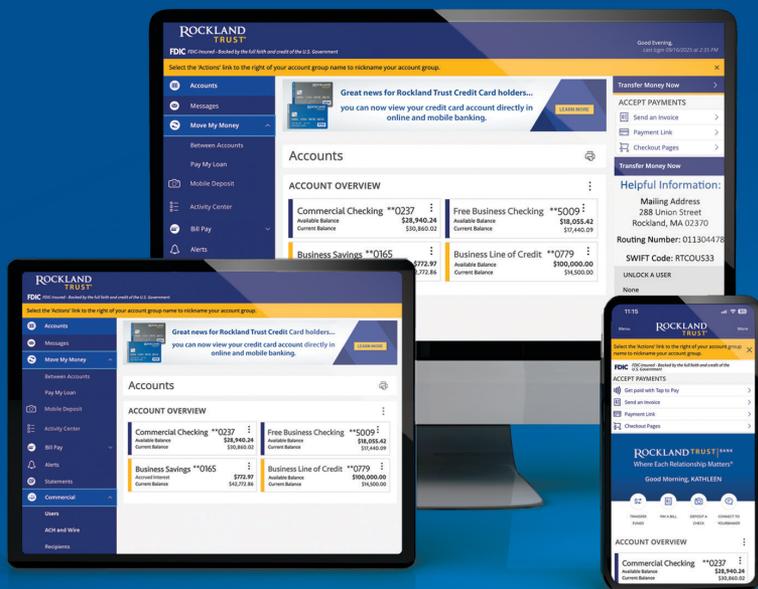


# Transitioning to Online and Mobile Banking

Soon you'll enjoy a consistent banking experience across any device, including a full menu of online business banking capabilities through the Rockland Trust Mobile Banking app.



## Welcome Enterprise Bank customers

*Your Enterprise Bank Online and Mobile Banking will transfer to Rockland Trust Online and Mobile Banking over the long weekend of **October 11**. You can expect some interruption to your online and mobile banking during this time.*

*Please see the transition checklist on **pages 2–3** to prepare for any actions you may need to take.*

*You will be able to start using Rockland Trust Online and Mobile Banking on **Tuesday, October 14**. To access mobile banking, download the Rockland Trust Mobile Banking app.*

## Important dates and times

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### **Monday, October 6**

**5:00 p.m.** Access to add new admins to Enterprise Bank Online and Mobile Banking ends

---

### **Thursday, October 9**

**2:00 p.m.** Access to deposit a check through Enterprise Bank Mobile Banking ends

---

### **Friday, October 10**

**8:00 a.m.** Access to Enterprise Bank Bill Pay ends

**3:00 p.m.** Access to Enterprise Bank Business Express Deposit ends

**4:30 p.m.** Access to initiate a wire transfer through Enterprise Bank ends

**5:00 p.m.** Access to Enterprise Bank Online and Mobile Banking ends  
(Note: this includes ACH, zSuites, Positive Pay, Lockbox access)

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### **Tuesday, October 14**

Access to your accounts in Rockland Trust Online and Mobile Banking begins at **RocklandTrust.com** and through the Rockland Trust Mobile Banking app

*With Rockland Trust Online and Mobile Banking, you'll have access to the latest innovative banking technology, enabling you to:*

- *Bank seamlessly across any device*
- *View real-time account transactions and balances*
- *Manage user access all in one menu*
- *Approve transactions right from your mobile device, including Positive Pay decisions*
- *Pay bills, execute ACH and wire payments, receive Positive Pay text alerts, and deposit checks on the go*
- *Access streamlined management of templates for recurring activity*
- *Schedule an appointment online*





If you have questions, visit [RocklandTrust.com/Welcome](https://RocklandTrust.com/Welcome) and view our online banking user guides, or call our merger support line at **508.732.3825**.

## Get ready! Transition checklist

What you need to do	By when?	Details	Done?
<b>Verify your Enterprise Bank Online Banking Username/User ID.</b> (Very important)	Prior to <b>October 10</b>	If you do not know your Enterprise Bank Online Banking Username/User ID, please contact Enterprise Bank by calling <b>877.671.2265</b> or by visiting a local Enterprise Bank branch.	<input type="checkbox"/>
<b>Verify your email address and phone number in your Enterprise Bank Online Banking.</b> (Very important)	Prior to <b>October 10</b>	To update your contact information, call Enterprise Bank at <b>877.671.2265</b> or visit your local branch. You can also update your contact information through Enterprise Bank Online Banking.	<input type="checkbox"/>
Keep a record of <b>alerts, bill pay payee information, and future-dated and recurring transfers</b> between your Enterprise Bank accounts.	Prior to <b>October 10</b>	You will need to reestablish <b>alerts</b> and all <b>future-dated</b> and <b>recurring transfers</b> . For security reasons, some alerts have already been activated.  Your <b>bill pay payee information</b> will transfer, but you should check it for accuracy.	<input type="checkbox"/>
<b>Print or download copies</b> of your Enterprise Bank <b>eStatements</b> and <b>online banking transaction history</b> for your records.	Prior to <b>October 10</b>	Three years of eStatements <sup>1</sup> and a limited amount of online banking transaction history will be transferred.	<input type="checkbox"/>
<b>Update your web browser.</b> (If needed)	Prior to <b>October 14</b>	For an optimal experience, we recommend using the latest version of Google Chrome, Mozilla Firefox, Microsoft Edge, or Apple Safari.	<input type="checkbox"/>
<b>Reinstate eStatement delivery</b> in Rockland Trust Online or Mobile Banking.	On or after <b>October 14</b>	If you wish to receive eStatements, reinstate your choice within Rockland Trust Online or Mobile Banking by clicking on the <b>Statements</b> tab and accepting the eStatement disclosure. Otherwise, your statements will be mailed to you. If you enroll in eStatements for your loan, you will still receive a paper statement as well.	<input type="checkbox"/>
<b>Migrate QuickBooks® and Quicken® links to Rockland Trust.</b>	On or after <b>October 14</b>	If your online banking account is linked to QuickBooks or Quicken, you will need to merge or relink your account using your primary Enterprise Bank Online Banking Username. If you are currently using a separate QuickBooks Company for linkage, this will no longer be needed. Please go to <a href="https://RocklandTrust.com/Welcome">RocklandTrust.com/Welcome</a> for more information.	<input type="checkbox"/>
<b>Reestablish account features</b> in Rockland Trust Online and Mobile Banking.	On or after <b>October 14</b>	Reestablish all future-dated and recurring transfers, alerts, and eBills.	<input type="checkbox"/>
<b>Verify user rights.</b>	On or after <b>October 14</b>	The account owner/designated admin should verify user rights for all users. For more information about user rights, <b>see page 16</b> .	<input type="checkbox"/>
<b>Check bill pay payees for accuracy.</b>	On or after <b>October 14</b>	Make sure your payee account details, such as payment address and account number, have transferred correctly before you initiate a payment.	<input type="checkbox"/>
<b>Update routing number within ACH originated files and wire transfers.</b>	After <b>October 14</b>	If you originate ACH files or wire transfers, be sure to update any Enterprise Bank routing number with the Rockland Trust routing number: <b>011304478</b> .	<input type="checkbox"/>
<b>Update Swift Code for Incoming International Wires.</b>	After <b>October 14</b>	If you receive incoming international wires please notify the originator of our Swift Code. The SWIFT code for incoming international wires is: <b>RTCOUS33</b> .	<input type="checkbox"/>

<sup>1</sup> It may take several weeks for your full eStatement history to appear in your online and mobile banking account.

**ROCKLAND TRUST DAILY CUTOFF TIMES:**  
 Wire transfers: **4:30 p.m.**  
 ACH transactions: **5:00 p.m.**  
 Positive Pay decisioning: **Noon**

For more information about how to use bill pay and initiate ACH and wire transfers, see **pages 10–15**.

## What will be transferred

**Online and mobile banking items that WILL transfer**

- **General account information**
- **Account nicknames**
- **A limited amount of online banking transaction history**
- **Three years of eStatements<sup>1</sup>**
- **ACH and wire payees/templates**
- **Positive Pay profile**
- **Username**—Your Username is included within the enclosed letter. In most cases, it will not change when transferred to Rockland Trust.
- **Active bill pay payee information and bill payment history.** Make sure your payee account details—such as payment address and account number—have transferred correctly before you initiate a payment.
- **Scheduled bill payments**

## What will not be transferred

**Online and mobile banking items that WILL NOT transfer**

- **Enterprise Bank check images** within your online and mobile banking transaction history
- **Future-dated and recurring internal transfers**
- **Your current alerts**
- **QuickBooks and Quicken** online banking account links
- **eBills**

**NOTE: Once you have access to Rockland Trust Online and Mobile Banking, you can easily reestablish many of these features.**

<sup>1</sup> It may take several weeks for your full eStatement history to appear in your online and mobile banking account.

## What you need to know about online banking services

### Bill pay

If you currently use bill pay, your payees, scheduled payments, and bill payment history will automatically transfer to Rockland Trust, and all scheduled bill payments will continue to process without interruption. Although your scheduled bill payments will process without interruption, please note that you will not be able to see your payment history for three to five days after **October 14**, including payments in process.

Also, if you are an online banking admin, you can manage users' bill pay rights and limits within the Bill Pay Admin tool, found under the Bill Pay menu.

### Bill pay payment processing

We want to make sure you understand how our bill payments process works. Funds are withdrawn from your account on the effective date of an electronic payment or when the payee cashes the check. The online bill payment limit is \$20,000 per transaction and \$20,000 daily. The cutoff time to submit a bill payment is **4:30 p.m.**

### ACH and wires

Secure Access Codes are generated at login and for transaction approvals. The cutoff time for wire transfers is **4:30 p.m.** The cutoff for ACH transactions is **5:00 p.m.**

The last allowed effective date will be **October 14** for ACH processing through Enterprise Bank Online and Mobile Banking. Beginning on **October 14**, any ACH or wires can be initiated through Rockland Trust Online and Mobile Banking.

For more information about ACH and wire services, visit [RocklandTrust.com/Welcome](http://RocklandTrust.com/Welcome) to view our Business Online Banking User Guide.

### Positive Pay

The cutoff time for Positive Pay decisioning is **Noon**. Exception items can be decisioned/processed via online banking and the Rockland Trust Mobile Banking app.

**Simplified log in process**

- You can enroll in mobile banking without a software activation key
- You will now have the ability to authenticate your login with a push notification

# Logging in to online banking for the first time

## Secure Access Codes

Starting on **October 14**, when you log in to Rockland Trust Online and Mobile Banking for the first time, you will be prompted to select a method of delivery for a Secure Access Code. This one-time-use code allows you to log in to our online banking system securely.

**It is important that you verify that the email and phone number associated with your Enterprise Bank account(s) are correct prior to October 10.** Please see the transition checklist on **pages 2–3** for how to verify and update this information.

When you log in for the first time, you will be prompted to choose how you'd like to receive your Secure Access Code.

**ROCKLAND TRUST**

We do not recognize this device. For security purposes, please select a Secure Access Code delivery method below:

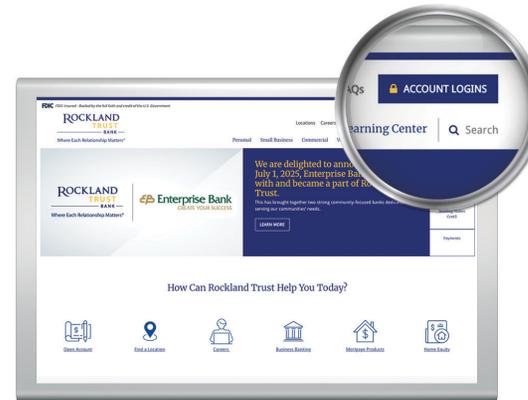
Push: iPhone

Text: (XXX) XXX-1992

Phone to: (XXX) XXX-1992

E-mail: xxxxxxxnen@xxail.com

Note: Only the last few digits of your phone number and email address will be visible. Secure Access Codes are generated at login and are used for transaction authorization.



## On a computer or laptop

1. Go to **RocklandTrust.com** and click on the blue **Account Logins** box at the top right corner of the screen.
2. On the next screen, click the box at the bottom of the screen that says **Attention**.
3. Submit your Enterprise Bank Username/User ID to create your password.

4. Select the way in which you would like to receive your Secure Access Code.
5. Enter the Secure Access Code in the box and click **Submit**. The code is valid for only five minutes. If it expires, you can always request a new one.
6. Validate the information in the User Profile and click **Submit Profile**.
7. Create a new password following the requirements listed on the page and click **Submit** at the bottom of the page.
8. Read the Online Banking Agreement and scroll to the bottom to accept its terms. Click the **I Accept** button to formally accept the Online Banking Agreement.
9. You will be prompted with the option to register the device you are using. If you register the device, you may no longer need to obtain a Secure Access Code when logging in from the same device.
10. If you would like to change your User ID, log in to online banking, then go to **Settings > Security Preferences > Change Login ID**.



## On a tablet or smartphone

1. Visit the App Store<sup>SM</sup> or Google Play<sup>®</sup> to download the **Rockland Trust Mobile Banking app**.
2. Open the Rockland Trust Mobile Banking app and click on **I am a new user**.
3. Follow steps 3 through 10 above.

The "App Store" is a registered service mark of Apple Inc., and "Google Play" is a registered trademark of Google LLC.

# Online and mobile banking menu overview

- 1 **Accounts** Provides a quick view of all your accounts and balances; click on the account tile for account details
- 2 **Messages** Send and receive secure messages
- 3 **Move My Money** Transfer funds between accounts or pay your loan
- 4 **Mobile Deposit** Available for mobile devices through the Rockland Trust Mobile Banking app
- 5 **Bill Pay** Start paying your bills online and maintain users as an admin
- 6 **Alerts** Set up email or text alerts for date reminders, balance notifications, transaction alerts, and more
- 7 **Statements** Enroll in and view eStatements
- 8 **Users** Add a user, establish or modify user access to accounts, and set up transaction limits
- 9 **ACH and Wire** Initiate ACH transactions and wires
- 10 **Push Notifications** When enrolled, your device can be opted in to certain alerts via push notification and act as an authorized login device
- 11 **Account Nickname** Create names for your accounts and change the order in which they appear on the screen
- 12 **Security Preferences** Manage your passwords, User ID, push notifications, and Secure Access Code delivery options
- 13 **Mobile Authorizations** Enroll to be able to approve transactions using your mobile device
- 14 **Schedule an Appointment** Make an appointment with a banker



**ROCKLAND TRUST DAILY CUTOFF TIMES:**  
 Wire transfers: **4:30 p.m.**  
 ACH transactions: **5:00 p.m.**  
 Positive Pay decisioning: **Noon**

The screenshot shows the Rockland Trust mobile banking interface. At the top, it says 'ROCKLAND TRUST' and 'FDIC FDIC-Insured - Backed by the full faith and credit of the U.S. Government'. Below that is a yellow banner: 'Select the 'Actions' link to the right of your account group name to nickname your account group.' The main menu on the left is numbered 1 through 14, corresponding to the list on page 8. The right side shows the 'Accounts' screen with an 'ACCOUNT OVERVIEW' section. It lists three accounts:

- Commercial Checking \*\*0237**: Available Balance \$28,940.24, Current Balance \$30,860.02
- Business Savings \*\*0165**: Accrued Interest \$772.97, Current Balance \$42,772.86
- Free Business Checking \*\*5009**: Available Balance \$18,055.42, Current Balance \$17,440.09

Below these is a **Business Line of Credit \*\*0779** with an Available Balance of \$100,000.00 and a Current Balance of \$14,500.00. A 'PLEASE NOTE' box at the bottom right of the screenshot states: 'Your menu will depend on the type of business account you have. Some menu options may not be available.'

**i** The cutoff time to submit a bill payment is **4:30 p.m.**

# Bill pay menu overview

The **bill pay menu** displays your payees, bills due, pending payments, and payments processed. From here you can manage payees and schedule, edit, or delete scheduled payments.

The desktop interface shows a 'Bill Pay' menu with a search bar and a table of payees. Callouts 1-8 highlight key features: 1. 'Pay someone new' button; 2. 'APPROVALS', 'MULTI PAY', and 'SINGLE PAY' icons; 3. Payee dropdown menu; 4. Payment amount input box; 5. 'Set up auto-pay' option; 6. 'Add reminder' option; 7. 'Setup ebill' option; 8. 'Activity', 'History', and 'More' tabs.

Pay To	Coming Due ↓	Last Scheduled	\$ Amount	Deliver By
United Parcel ...2149				11/17/25
Business Insura ...0006	\$270.00 on 05/05/25			11/17/25
National Grid ...1025	\$86.92 on 08/09/25			11/17/25 (Electronic)

The mobile app interface shows a 'Bill Pay' menu with a search bar and a list of payees. Callouts 9-11 highlight key features: 9. 'Pending Payments' section; 10. 'Options' menu (Add payee, Visit Bill Pay Site, Delete a payee); 11. 'Pay now', 'Edit payee', and 'Delete payee' options.

Deliver By ↑	Paid To	\$ Amount
11/19	Gauges Incorporat ...6609	550.70
11/17	Truck Rental, Inc ...3798	2,010.00
11/17	SuperPress Associ ...1588	235.00

Not all menu options are shown in the images above.

- 1 Pay Someone New** Set up a new payee
- 2 Multi Pay and Single Pay** Toggle between processing multiple or single payments
- 3 Payees** Click on down arrow to view payee information

- 4 Payment Box** Enter payment amount
- 5 Set Up Auto-Pay** Create an automatic payment
- 6 Add Reminder** Create a bill pay reminder
- 7 Set Up an eBill** You can receive electronic copies of bills from eligible companies;

- 8 History and More** View payment history and reports
- once an eBill is set up, the payee can automatically send an electronic version of your bill to your online banking

- 9 Pending Payments** Edit or cancel scheduled payments
- 10 Visit Bill Pay Site** See all bill pay features and functionality on your mobile device
- 11 Make Payments and Manage Payees** Click the three dots next to the payee



**ROCKLAND TRUST DAILY CUTOFF TIMES:**

Wire transfers: **4:30 p.m.**  
ACH transactions: **5:00 p.m.**



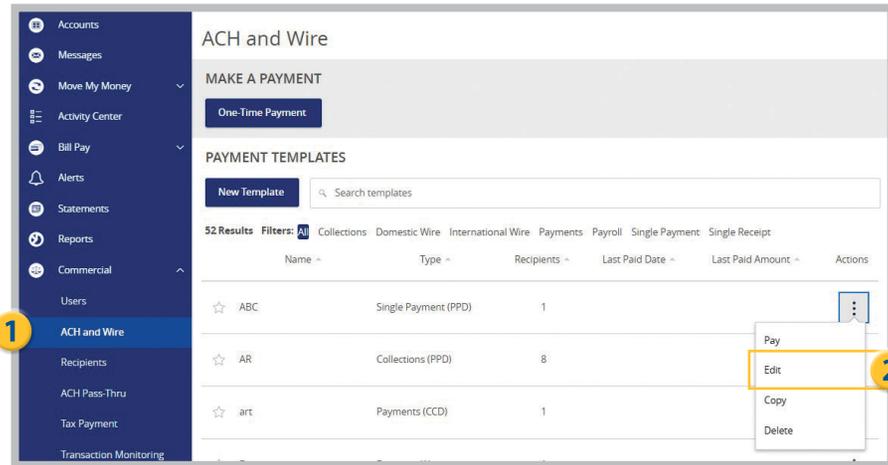
For more information about **ACH and wire transactions**, visit [RocklandTrust.com/Welcome](https://RocklandTrust.com/Welcome) to view our Business Online Banking User Guide.

The following information is for current ACH originators or wire customers.

If you are not a current ACH originator and would like access to this feature, please email [RTCCashManagement@RocklandTrust.com](mailto:RTCCashManagement@RocklandTrust.com).

If you are not a current wire customer and would like access to this feature, please **visit your local branch**.

## How to edit existing ACH and wire templates

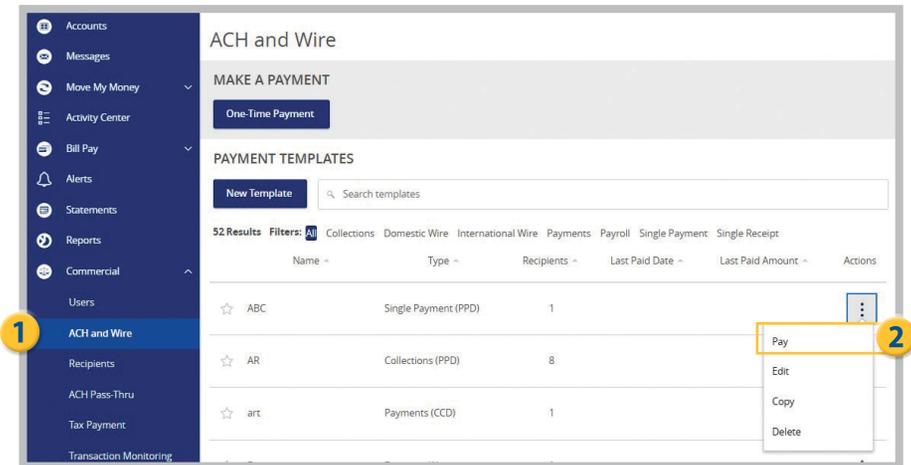


- 1 Click **ACH and Wire** under the **Commercial** menu.
- 2 Click the three dots, then click **Edit**.

NOTE: All wire templates will require you to complete the **Message to Beneficiary** and **Purpose** fields before completion.

If you have duplicate template names, the names will have a numeric addendum to the end. For example, "101 Main Street 1" and "101 Main Street 2".

## How to initiate payments or collect payments



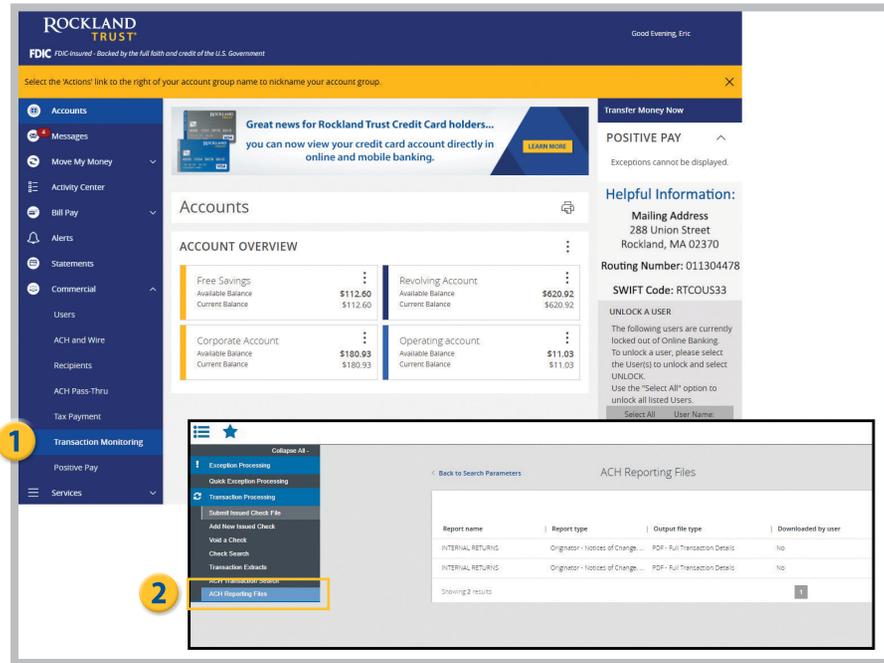
- 1 Click **ACH and Wire** under the **Commercial** menu.
- 2 Click the three dots, then click **Pay/Collect**.

NOTE: If you initiate ACH transactions from multiple accounts, select the **Subsidiary** that has a name beginning with the last four digits of the account associated with the transaction.

**Example:**

Business Name: Main Street LLC  
Checking Account Number: 123456789  
Subsidiary to Select: 6789 Main Street LLC

## Where to find ACH return report



- 1 Click **Transaction Monitoring** under the **Commercial** menu.
- 2 On the new screen that will appear, click **ACH Reporting Files**.

### ACH on hold after you approve it?

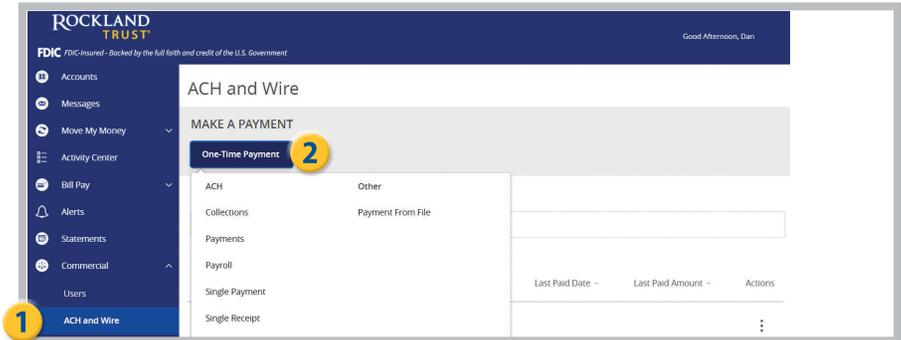
Our built-in tools help protect your account by flagging new ACH activity.

To view ACH activity placed on hold, go to the **Activity Center** in online banking.

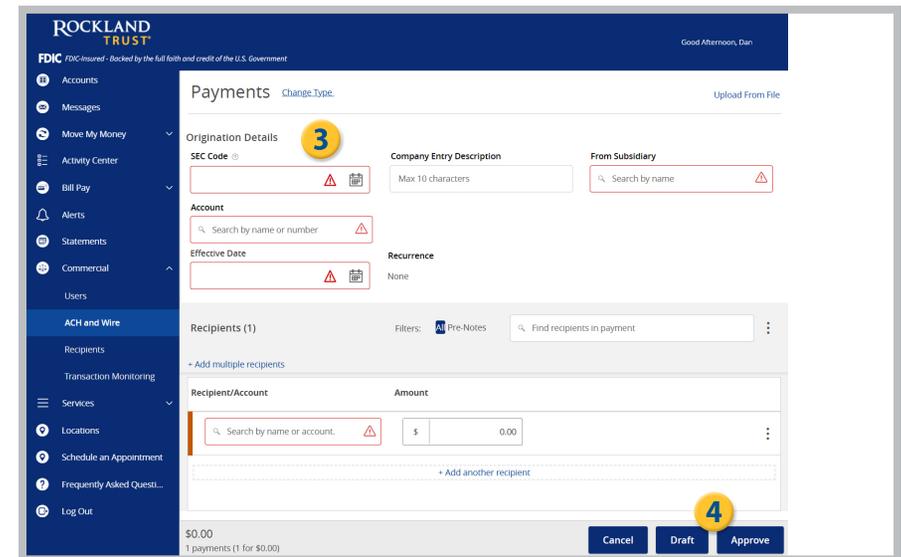
To release transactions on hold, call our eBanking team at **508.732.3414** to verify your transaction activity.

The system will learn your behavior, which will reduce the number of held transactions over time.

## How to create a one-time ACH or wire transaction



- 1 Click on **ACH and Wire** under the **Commercial** menu.
- 2 Click the **One-Time Payment** button and select the desired type of transaction.



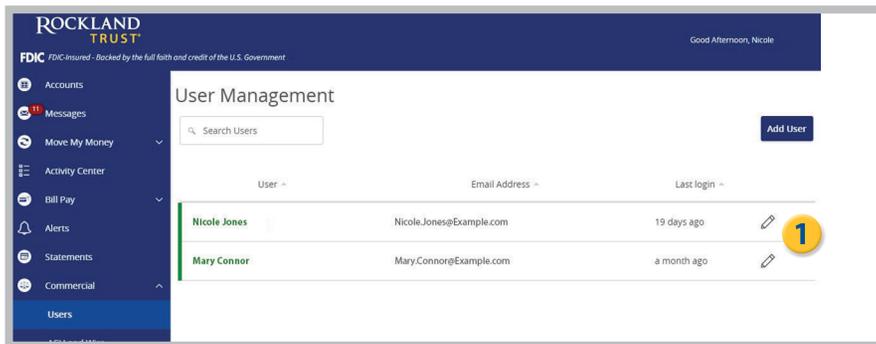
- 3 Fill out all the required fields.
- 4 Depending on access rights, click **Draft** or **Approve**.  
Note: If approving an ACH or wire, you will need a Secure Access Code.



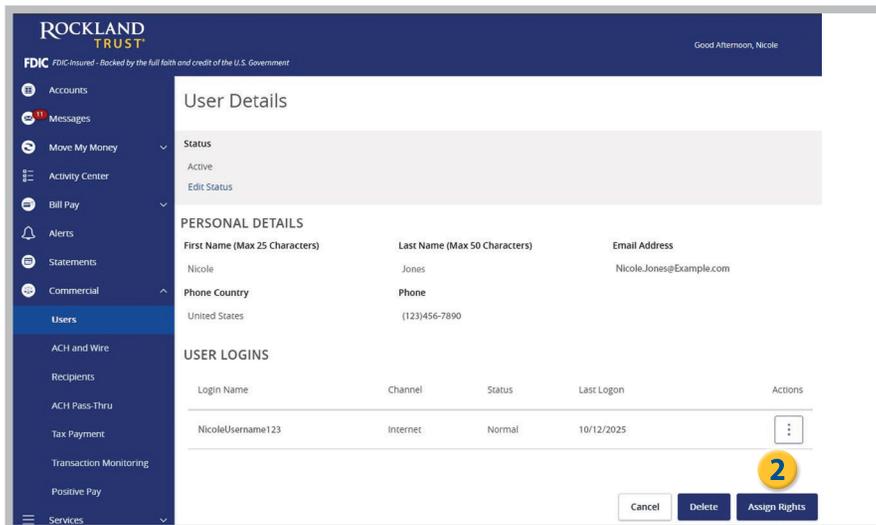
For more information about **user rights**, visit [RocklandTrust.com/Welcome](https://RocklandTrust.com/Welcome) to view our Business Online Banking User Guide.

The following information is to assist account owners/designated admins on how to verify user rights for all users.

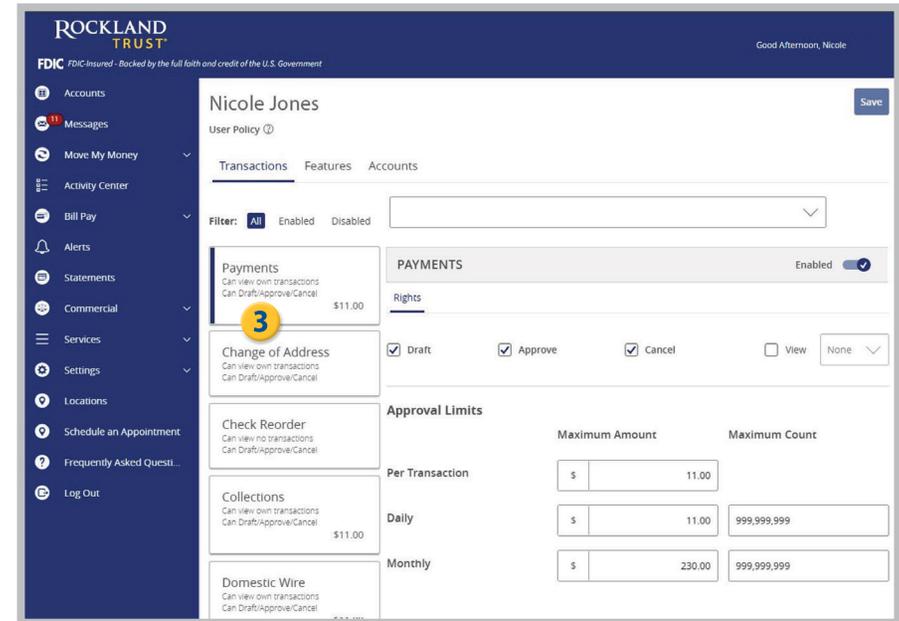
## Verify user rights



**1** Click **Users** under the **Commercial** menu and click the pencil to edit the user.

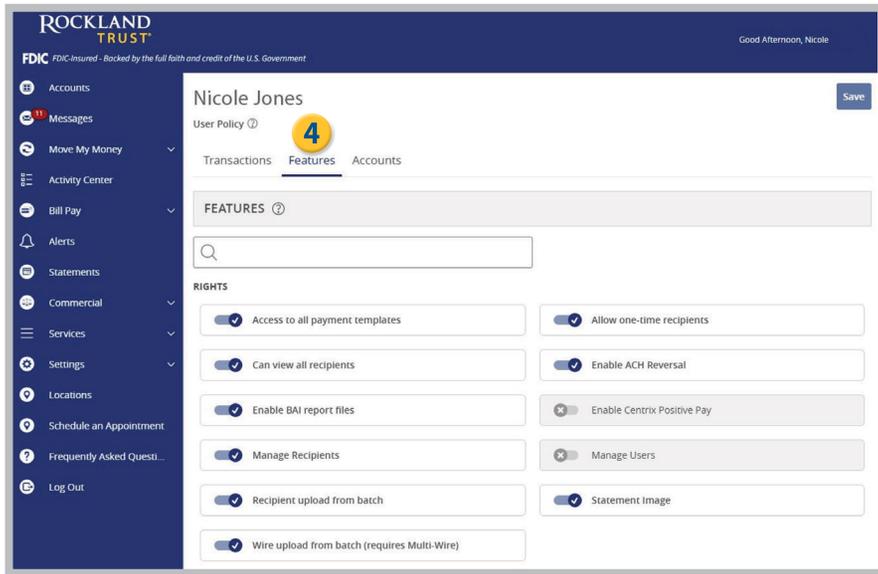


**2** View the user information and modify user rights by clicking **Assign Rights**.

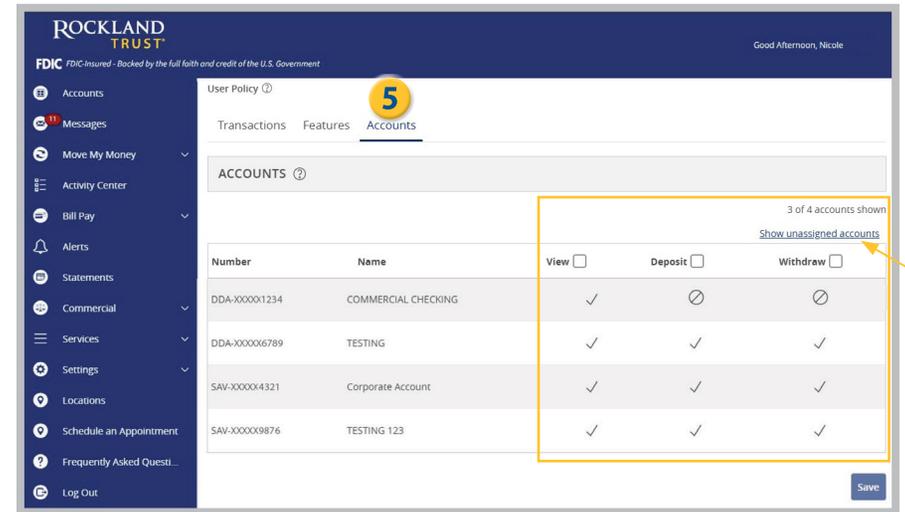


**3** To verify a user's access was assigned correctly, click the transaction type on the left navigation bar and review the **Rights** and **Approval Limits** for that transaction type.

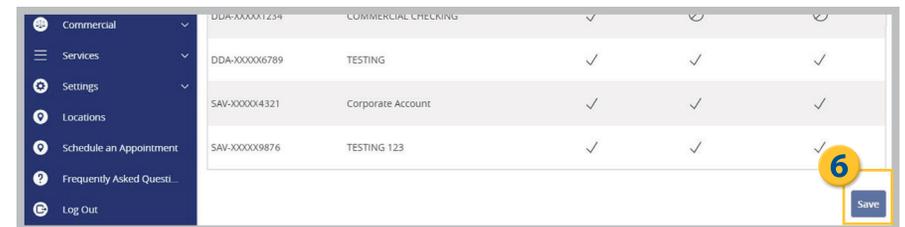
## Verify user rights (continued)



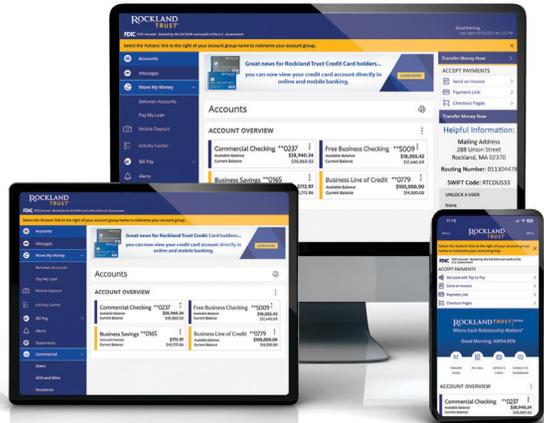
- 4 To continue verifying a user's access was assigned correctly, click the **Features** tab on the top navigation bar and toggle their **Rights** on and off as needed.



- 5 To further verify a user's access was assigned correctly, click the **Accounts** tab on the top navigation bar and toggle access on and off as needed. NOTE: If all your accounts are not showing, please click "show unassigned accounts" and grant user permissions as needed.



- 6 Then, click **"Save"**.



## We're here to help

Relationships are important to us, and we want to assure you that we are committed to making your transition to Rockland Trust Online and Mobile Banking as easy as possible.

For more information, visit [RocklandTrust.com/Welcome](http://RocklandTrust.com/Welcome) and view our online banking user guides, or call our merger support line at **508.732.3825**.

Associates are available:

Weekdays 7:00 a.m. to 8:00 p.m.

Saturday 8:00 a.m. to 5:00 p.m.

Sunday 10:00 a.m. to 3:00 p.m.



To get started with Rockland Trust Mobile Banking, download the mobile app on or after October 14.



Where Each Relationship Matters®

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Associates are available:

Weekdays 7:00 a.m. to 8:00 p.m.

Saturday 8:00 a.m. to 5:00 p.m.

Sunday 10:00 a.m. to 3:00 p.m.



Scan the QR code for more information.