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Questions?

Patrick Wimberly

Assistant Director of
The Club at Rockland Trust
508.946.8486

Dear Club Members,

I'm excited to continue The Club at Rockland Trust with you all. Thank you for your responses to Eileen's retirement announcement. It was nice to hear from so many of you, and we wish her well. It was fun reminiscing about the memories we've made and sharing laughs together. I'm looking forward to making many new memories with you too.

The Club really is a community, and I continue to learn from your experience and life events that you've shared with me over the years. I enjoy your company and conversations. While I had worked for Eileen for many years now, in many ways, I'll still be reporting to the same person — you! So while I've worked with a bank loyalty program for more than 14 years and have more than 18 years of banking experience, my focus will be to continue to offer meaningful seminars, exciting events, thrilling travel opportunities, and to provide you with the excellent service you deserve. Your input is invaluable. Please, if you have an idea you would like us to explore for a seminar, event, trip, newsletter article, etc., I would love to hear from you.

The Worcester County Walk to End Alzheimer's is a special event for me, as I had two of my grandparents suffer from Alzheimer's. Many of you also have family or friends who have had similar experiences. I enjoy this event as a way not only to remember my grandparents and provide support for those currently going through those experiences but also to work toward a future where there's better prevention and treatment, and ultimately a cure. You can participate virtually if preferred, or join us in person; see page 2 for details. Many people suffered a loss throughout the pandemic, whether it was the loss of a loved one or friend, or even the reduction of their social circle, which is important to our health. Join us for a seminar on understanding grief so that we can help you or someone you know going through tough times; see page 4 for details.

Have you ever thought of selling things on the internet? Bill Safer is an expert in doing so, and in collecting and selling antiques, which he's been doing for more than 45 years. Learn from his experience at the seminar listed on page 4.

We're always looking for ways to make your banking experience more convenient — our personal mobile banking customers can now send money quickly, safely, and easily using Zelle®, which you can find more information about on page 3. Similarly, we're continuing our commitment to Worcester County with the opening of our Westborough branch, located at 35 Lyman Street. You can see a picture of the staff on page 9.

Whether you join us for one of our events, have an idea you want to share, are planning to travel with us in the future, or there's anything else that I can do for you, please give me a call at 508.946.8486.

Patrick Wimberly

Banking Officer, Assistant Director of The Club at Rockland Trust

The Club

AT

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Member FDIC

Worcester County Walk to End Alzheimer's

Alzheimer's disease is a global crisis with significant local impact. Currently, there are approximately 130,000 people aged 65 and older living with Alzheimer's in Massachusetts. The leading voluntary health organization in Alzheimer's care, support, and research is the Alzheimer's Association®. They address this crisis by providing education and support to the millions who face dementia every day while advancing critical research toward methods of treatment, prevention, and ultimately a cure.

The Club at Rockland Trust is a proud sponsor of the Worcester County Walk to End Alzheimer's for the third year in a row. While the walk is currently being planned as an in-person event on Sunday, October 2, 2022, you can participate virtually if preferred by utilizing the Walk to End Alzheimer's app from the Apple App Store or Google Play Store.

If you would like to create your own teams to participate, raise money, or volunteer for the cause, you can either reach out to Patrick Wimberly at **508.946.8486** or visit **Act.Alz.org/Worcester**.

While we search for a cure, the Alzheimer's Association is constantly providing support to various people impacted by the disease. The Alzheimer's Association 24/7 Helpline, 800.272.3900, is available around the clock, 365 days a year. Through this free service, specialists and master's-level clinicians offer confidential support and information to not only people living with dementia but also to caregivers, families, and the public. The helpline accommodates more than 200 languages and offers decision-making support, crisis assistance, education on issues families face, information on symptoms of Alzheimer's and dementia, information on local programs and services, legal information, help with financial and care decisions, and information on treatment options for managing symptoms.

Sitting on Buried Treasure?

Many people have accumulated U.S. savings bonds over the years. We've tucked them away for safekeeping or have since forgotten about them. Unfortunately, many of those savings bonds have matured and are no longer earning interest. The following savings bonds no longer earn interest:

SERIES	ISSUE DATE
E	All issues
EE	January 1980 through September 1992
H	All issues
HH	January 1980 through September 2002
Savings Notes	All issues
A, B, C, D, F, G, J, K	All issues

If you're still holding savings bonds, be sure to check that they are still earning interest. You can visit **TreasuryDirect.gov** to see if your bonds are still earning interest and see their current value. It may be time to redeem your savings bonds and put the funds in a Rockland Trust savings vehicle to continue to have your money work for you.

Introducing Zelle®

Zelle® is a fast, safe, and easy way to send money to friends, family, and other people you trust, regardless of where they bank.¹ Whether you're paying rent, gifting money, or splitting the cost of a bill, Zelle® has you covered. Zelle® is currently only available for personal mobile banking customers.

How do I use Zelle®?

You can send, request, or receive money with Zelle®. To get started, log in to Rockland Trust's Mobile Banking app and select "Send Money with Zelle.®" Following the prompts, enter the information requested, accept the terms and conditions, and you're ready to start sending and receiving with Zelle®.

To send money using Zelle®, simply select someone from your mobile device's contacts (or add a trusted recipient's email address or U.S. mobile phone number), add the amount you'd like to send, include an optional note, review, then hit "Send." In most cases, the money is available to your recipient in minutes.¹

To request money using Zelle®, choose "Request," select the individual from whom you'd like to request money, enter the amount you'd like to request, include an optional note, review, and hit "Request."² If the person you are requesting money from is not yet enrolled with Zelle®, you must use their email address to request money. If the person has enrolled their U.S. mobile number, then you can send the request using their mobile phone number.

To receive money, just share your enrolled email address or U.S. mobile phone number with a friend and ask them to send you money with Zelle®. If you have already enrolled with Zelle®, you do not need to take any further action. The money will be sent directly into your Rockland Trust account, typically within minutes.

Enroll today and send money to friends and family:

1. Log in to the Rockland Trust Mobile Banking app.
2. Select "Send Money with Zelle.®"
3. Enroll your U.S. mobile number or email address.
4. You're ready to start sending and receiving money with Zelle®.

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zelle®

1. U.S. checking or savings account required to use Zelle®. Transactions between enrolled users typically occur in minutes and generally do not incur transaction fees. Check with your financial institution for more information.

2. In order to send payment requests or split payment requests to a U.S. mobile number, the mobile number must already be enrolled with Zelle®. Payment requests to persons not already enrolled with Zelle® must be sent to an email address.

Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

FAST

Send money directly from your account to theirs — typically in minutes.¹

SAFE

Use Zelle® within the app you already trust. No account numbers are shared.

EASY

Send money using just an email address or U.S. mobile number.



Selling on the Internet | September 28, 2022 – [1:00 p.m. – 2:00 p.m.]

Hidden Treasures — how to buy treasures at yard sales, estate sales, other places you can buy, and the ways you can sell them using the internet, presented by Bill Safer.

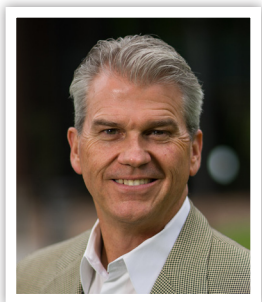
Bill has been collecting and selling antiques for over 45 years. Bill has a TV show called Hidden Treasures on WCCATV channel 194 in Worcester, and on the internet at www.WCCATV.com, for more than nine years. With the help of various guests, Bill helps the viewers gain knowledge that can be used to find a hidden treasure, perhaps in their own home! He has been a writer of a nature column for over 20 years called "Nature's Way," published in the Worcester County League of Sportsmen's newspaper. He's written for Rock & Gem magazine and Pen World magazine. His articles have appeared in The Worcester Telegram & Gazette and Yankee magazine.



Understanding Grief | October 20, 2022 – [11:00 a.m. – Noon]

What is grief? Who suffers from it and why? Is it normal? Will I ever get past it? In this captivating presentation, Michael Cooperwhite uncovers the concept of grief by discussing the stages of grief and how to recognize them and get through them. He will also cover many of the unknowns about grief and provide you with answers to questions on this somewhat complex concept.

Michael is a motivational speaker and teacher who has a passion for providing audiences with information to help them live their BEST lives. He presents to companies at their conferences and team-building events. His topics include mindset shifts for success, overcoming self-limiting beliefs, personal development, and leadership. Michael grew up in New York and has resided in Massachusetts for the past 30 years, and his key to success is to never stop learning.



The above seminars will be held at the Worcester Senior Center located at 128 Providence Street, Worcester, MA 01604. To reserve a spot at one of these seminars, please give us a call at 508.946.8486.

Bingo | October 25, 2022 – [2:00 p.m. – 3:00 p.m.]

Join us for a fun afternoon of Bingo! It's free to play, and we'll have some gift cards and prizes for the winners! **Space is limited so reserve your spot by calling us at 508.946.8486.** Bingo will be held at our Worcester Grafton Street location, at 967 Grafton Street.

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Annie | February 26, 2023 – Hanover Theatre [1:00 p.m.]

The best-loved musical of all time is set to return in a new production — just as you remember it and just when we need it most. Holding onto hope when times are tough can take an awful lot of determination, and sometimes an awful lot of determination comes in a surprisingly small package. Little Orphan Annie has reminded generations of theatergoers that sunshine is always right around the corner. Unmistakably known as a timeless masterpiece, Annie, the musical has been capturing the hearts of audiences since 1976! The Hanover Theatre and Conservatory presents the magical, the spectacular, and the heartwarming story of Annie, an orphan whose happiness and positivity continues to remind generations that no matter how hard life can get sometimes, the "Sun Will Come out Tomorrow." Be part of an evening where a magnificent story of love, family, and positive outlook on life will have you laughing and singing.

The Club at Rockland Trust will have some free tickets for Club members on a first-come, first-served basis. If you're interested in attending this show, give us a call at 508.946.8486 so we can get the tickets to you.

*The Club at Rockland Trust presents America's Music Cities**

**8-Day
Trip!**

Coming in the Fall of 2023!

10 Meals Included: 7 Breakfasts and 3 Dinners

*** PRICING AND DATES ARE BEING FINALIZED ***

Enjoy a finger-snapping, toe-tapping time on a tour of America's most famed musical cities — New Orleans, Memphis, and Nashville. Experience New Orleans, where jazz, food, and fun are always on the menu. This soulful city abounds with rich history, mouthwatering Cajun and Creole cuisine, and, of course, an incomparable soundtrack. Choose how you explore New Orleans — by foot or by coach. Discover Mardi Gras World, where massive parade floats are crafted. Taste the classic beignets at Café Du Monde. Spend two nights in Memphis, the birthplace of the blues, rock 'n' roll, and soul. Choose how you connect with Memphis' history — with a tour of Elvis Presley's Graceland or by following the last march of MLK. Enjoy reserved seats at the Grand Ole Opry in Nashville. Explore the Country Music Hall of Fame, the world's largest museum of popular music, and check out the vast collections of memorabilia, costumes, recordings, and instruments. See where country legends recorded hit tunes at RCA Studio B and get an insider's look at Nashville's oldest remaining studio, where Elvis Presley, Dolly Parton, and Charley Pride once recorded classic hits. Create your own Goo Goo Cluster Candy at a chocolate-making lesson. You'll be hummin' and strummin' long after you've returned home.

*The Club at Rockland Trust Company announces America's Music Cities hosted by Collette. Trip is hosted by Collette and coordinated by Rockland Trust as a courtesy to members of The Club at Rockland Trust. Rockland Trust earns a commission from Collette in accordance with the terms of the business agreement between Collette and Rockland Trust. Trip is subject to Collette's terms and conditions, including its cancellation policies. A signed copy of a Rockland Trust Acknowledgement and Release is required prior to participation in the trip.



Time to Check Out the Book Club!

The Club at Rockland Trust Book Club meets on the third Thursday of each month from 1:00 p.m. to 2:30 p.m. at the Worcester Senior Center, located at 128 Providence Street, Worcester, MA 01604. If you are interested in joining, please contact us at **508.946.8486**.

Upcoming Book Club Meetings

October 20, 2022

The Thursday Murder Club
by Richard Osman

November 17, 2022

Think Twice
by Lisa Scottoline

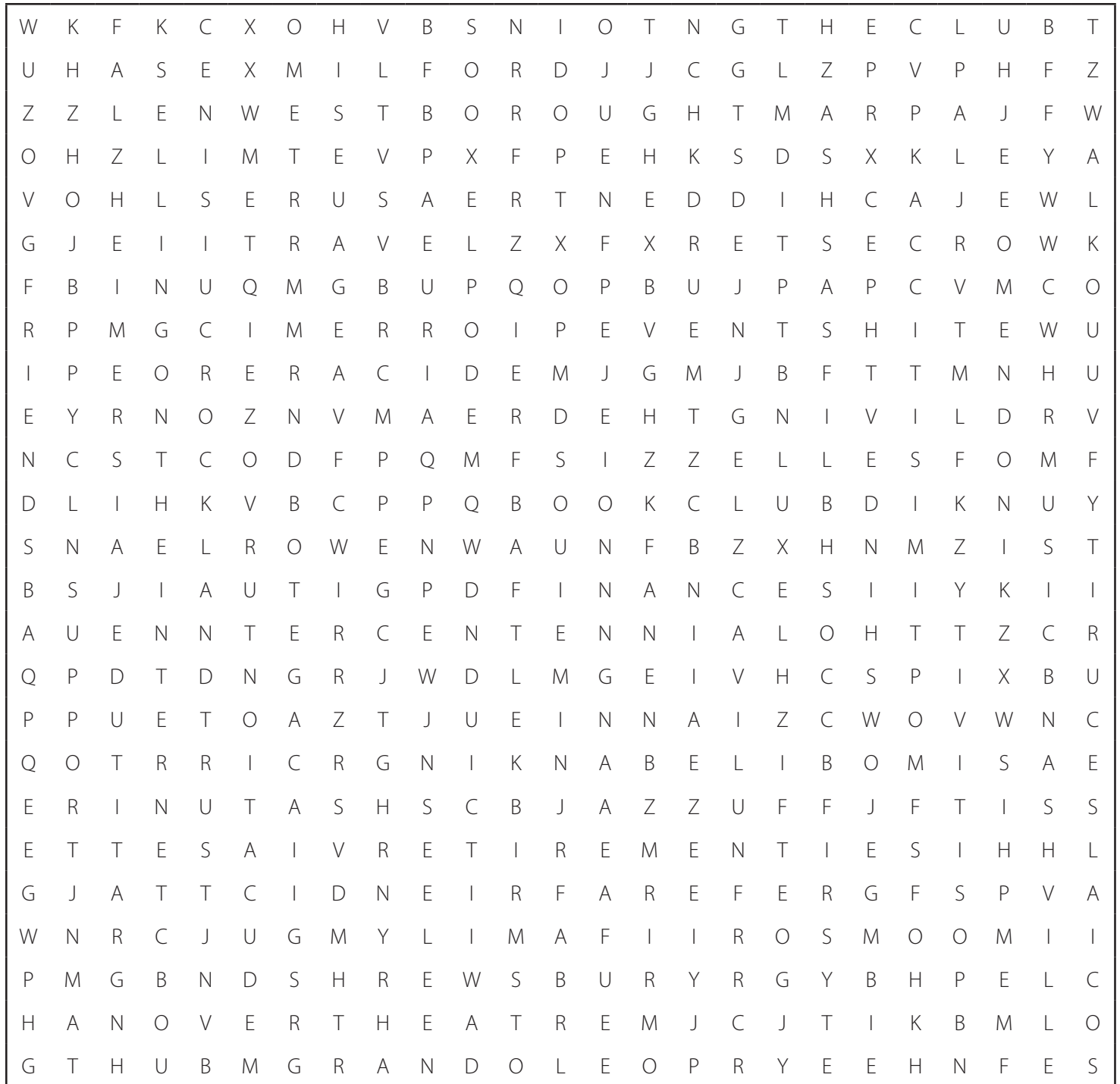
December 15, 2022

The Stupidest Angel
by Christopher Moore

Worcester Tercentennial

The municipality, named after Worcester, England, was first established as a town on June 14, 1722, and later became a city on a leap day, February 29, 1848. During the past three centuries, Worcester has evolved from modest but instrumental revolutionary beginnings to a diverse and modern city, the second most populous in New England. Worcester is rich in innovation, history, and culture. It was a fun celebration in June showing Worcester as the Heart of New England and the birthplace of the Smiley Face.

Fall Newsletter Word Search



ALZHEIMERS
ANNIE
BOOK CLUB
CUISINE
EDUCATION
EVENTS
FAMILY
FINANCES
FRIENDS
GRAND OLE OPRY

GRATITUDE
GRIEF
HANOVER THEATRE
HIDDEN TREASURES
JAZZ
LIVING THE DREAM
MEDICARE
MEMPHIS
MENDON
MILFORD

MOBILE BANKING
MUSIC
NASHVILLE
NEW ORLEANS
OPTIMISITIC
POSITIVITY
REFER A FRIEND
RETIREMENT
ROCKLAND TRUST
SELLING ON THE INTERNET

SHREWSBURY
SOCIAL SECURITY
SUPPORT
TERCENTENNIAL
THE CLUB
TRAVEL
WALK
WESTBOROUGH
WORCESTER
ZELLE

Pesto Chicken Tortellini and Vegetables



Ingredients

2 tablespoons olive oil
1 lb chicken thighs boneless and skinless, sliced into strips
Salt (to season chicken and asparagus)
½ cup sun-dried tomatoes, drained of oil, chopped

1 lb asparagus ends trimmed, cut in half
1 cup tortellini, uncooked
¼ cup basil pesto
1 cup yellow and red cherry tomatoes, halved

Instructions

In a large skillet, heat 2 tablespoons olive oil on medium heat. Add sliced chicken thighs seasoned with salt and ¼ cup chopped sun-dried tomatoes and cook on medium heat for 5-10 minutes, turning chicken slices over a couple of times, until chicken is completely cooked through. Remove the chicken and sun-dried tomatoes from the skillet, leaving the oil in. Add asparagus (ends trimmed), seasoned generously with salt, and ¼ cup of sun-dried tomatoes to the same skillet. Cook on medium heat for 5-10 minutes until the asparagus is cooked through. Remove the asparagus to a serving plate. Cook tortellini according to the package instructions, drain. Add cooked chicken back to the skillet. Add basil pesto. Stir to coat and cook on low-medium heat until the chicken is reheated, 1-2 minutes. Remove from heat. Add cooked tortellini and halved cherry tomatoes to the skillet with the chicken. Stir to combine. Add more pesto if desired. Add chicken, cherry tomatoes, and tortellini to the serving plate with asparagus.



Servings: 4

We're always looking for ways to make your banking experience even more convenient.

Which is why we're pleased to announce our newest convenient branch located in **Westborough**. Visit our new branch located at **35 Lyman Street**!



Pictured from left to right: Danny Gonzalez, Relationship Banker; **Marisha Day**, Vice President, Branch Manager; **Kathy Vieira**, Relationship Banker; and **Gurinder Gill**, Relationship Banker

It pays to know someone...

With our Refer A Friend program, you can earn \$50 for every new member referred* to The Club. Clip this coupon and give it to your referral to complete and then provide at account opening at any Worcester County branch. If they open a Club Checking account, you get \$50 if all requirements of the promotion are met.

Referred Person's Name

Name of The Club Member Who Referred You

Referred Person's Address

Address of The Club Member Who Referred You

Referred Person's Email

Email of The Club Member Who Referred You

*Referred customer must open a new Club Checking account and meet all account balance requirements throughout the first 90 days of account opening. Referring customer must be a current Rockland Trust personal checking or savings account holder. Employees are not eligible. By participating in this program, each party may be aware that the other is a Rockland Trust customer. Referred Persons who currently own or have had a Rockland Trust checking account within 90 days prior to the account open date are not eligible. Limited to one bonus per referred customer and referred account. If the referred account is in good standing and meets the Club Checking balance requirements, the bonus will be paid directly to the referring account 120 days after the referred person's account opening. Both accounts must be open at the time the reward is credited. Bonus payment will be reported to the IRS for the tax year in which it is paid. Offer may be discontinued at any time without prior notice.

Mendon Branch

14 Hastings Street Route 16 | 508.634.4114

Shrewsbury Branch

193 Boston Turnpike | 508.719.8857

Milford East Main Branch

300 East Main Street | 508.482.5305

Worcester Grafton Street Branch

967 Grafton Street | 774.420.7700

Worcester Park Avenue Branch

633 Park Avenue | 774.243.1098

Milford South Main Branch

146 South Main Street | 508.634.4110

Worcester Grove Street Branch

301 Grove Street | 508.926.8813

Westborough Branch

35 Lyman Street | 508.329.1207

Living the Dream — Managing Finances in Retirement

Retirement comes with a lot of freedom, including more free time to spend your money. We all strive to save enough for our retirement, but enjoying all that free time might get expensive. It's easy to lose track of how much you're spending when you're having fun on the golf course, taking that dream trip to Hawaii you've been planning for years, or even just socializing with friends over dinner and drinks. It all adds up quickly.

If you're worried that you're spending too much on activities, it might be time to create a financial plan. A Certified Financial Planner™ (CFP®) can go over everything you will need to plan for throughout your retirement, including tax planning, creating a will, choosing a health care proxy, and setting up trusts to avoid probate.

Having someone help you create a budget can also keep spending in line and alleviate that pesky feeling of buyer's remorse when you want to go on a big trip, join a pricey health club, or pick up a new expensive hobby. We have three main tips to help you prepare for the enjoyable retirement you deserve:

Do your research.

- Theresa Becker, CFP® and Vice president/Financial Planning Officer at Rockland Trust, recommends the first thing you should do any time before retirement is to register with Social Security.
 - » Becker suggests you register online at **ssa.gov** before retirement to avoid being scammed, as someone else may try to register as you in order to steal your identity.
 - » The website will inform you of the monthly benefit amount you can start receiving at 62 and at your full retirement age (FRA). FRA is based on the year you were born. Those born between 1954 and 1959 reach FRA between 66 and 66 years 10 months. Anyone born in 1960 or after has an FRA of 67. The longest you can wait to collect until age 70. Each year you defer your benefit past FRA earns you 8 percent per year compounded. Claiming before FRA decreases your benefit via a formula.
- Start thinking about Medicare six months before you turn 65. You can make an appointment at your Social Security office within three months before you turn 65 to apply for benefits. To get an estimate of your benefit, you can visit the website **medicare.gov/eligibilitypremiumcalc** or call **1.800.MEDICARE** (1.800.633.4227). There can be penalties if you don't enroll on time, so it's best to start investigating before you turn 65.
- Medicare Part A (hospital insurance) starts for everyone at age 65 (and is usually free). Medicare Part B (medical insurance) replaces and/or adds to health insurance and requires that a premium be paid (usually deducted from Social Security). Becker advises that if you plan to work past 65 and you have creditable insurance such as a group or individual health plan with your employer, you should consider delaying Part B (unless your employer requires you to file).
 - » In order to receive Part B when you are no longer covered by an employer, you will have to prove to Social Security that you were covered when eligible (your employer will provide documentation). Please keep in mind that neither retiree coverage nor COBRA coverage are considered creditable insurance.

Plan strategically and conservatively.

- Find an objective advisor you can trust to help you avoid any retirement pitfalls and advise you on what age you should begin collecting Social Security.
- Don't worry about what your friends are doing. Not everyone can afford to take a trip to Ireland, buy a new car, or go out to dinner every weekend. Don't try to keep up with the neighbors — you don't know their plan or financial situation.
- Live within your means. It may seem like a good idea to charge big-ticket items, but reducing charging will help reduce the amount you pay out each month.

Invest carefully.

- Now is not the time to play the stock market or move your entire savings. Avoid taking financial risks and instead make sure you have a solid financial strategy. Rockland Trust has an investment team who can help make sure your savings will last your entire life post-career.
- Becker shared a story about a couple — a cafeteria worker and a janitor — who lived in a small house. When they retired, they traveled all over the world. People may have been perplexed at how they could afford it, but their son was a financial planner who had helped them prepare for retirement and made it possible for them to enjoy it in the way they wanted.

Your retirement is just that: yours. Finding someone who can help you figure out if you're on track to have the kind of retirement you envision is easy.

During times of challenge and change, our thoughts can get stuck on the negative. Even for those of us who consider ourselves positive people, some times are more trying than others. Studies have shown that our outlook can affect many areas of our health and well-being. It's good to recognize when our thoughts change from positive to negative so that we can be more proactive in thinking positively.

Researchers continue to explore the effects of positive thinking on our health. Health benefits that positive thinking may provide include increased life span, lower rates of depression, lower levels of distress and pain, greater resistance to illnesses, better psychological and physical well-being, better cardiovascular health and reduced risk of death from cardiovascular disease and stroke, reduced risk of death from cancer, reduced risk of death from respiratory conditions, reduced risk of death from infections, and better coping skills during hardships and times of stress. While it's unclear why this is the case, one theory is that having a positive outlook enables us to cope better with stressful situations, which reduces the harmful effects of stress on our bodies.

Our minds remember and react more to negative stimuli than to positive ones. This can lead to a skewed perception in which the bad in our lives is highlighted and the good is diminished. We've been through a lot over the past couple of years with the pandemic and events in the world. Recognizing the sources of our stress or negative thinking is a good first step in overcoming them. We can then shift our focus onto more positive things.

Some popular methods to develop a more positive outlook include bookending our day with gratitude. Our brains tend to be more susceptible to thoughts the first and last 20 minutes of our day. When we begin our day with thoughts of gratitude, that helps our brain scan for positivity. We can focus on the good things around us and go into our day with happiness and gratefulness. When we close our day, we can take a few moments to ask: What are some good things that happened today? What did I learn today? Who did I have a positive connection with? By bookending our days in this way, we begin and end with positivity allowing us to feel more centered and in control of our lives.

Another method is giving. It feels good and is rewarding. Robert F. Kennedy made the statement, "The purpose of life is to contribute in some way to making things better."

Giving to others connects us together and makes us feel part of something larger than ourselves. Giving doesn't always have to be financially; we can donate our time, join a foundation, do charity walks and events, etc. Giving back fills our hearts and souls and is a great way to bring a feeling of positivity to our lives.

Other methods include getting some exercise, whether it's lifting weights, going on a hike, going for a walk, or dancing. Workouts release hormones that help boost cognitive thinking, learning, and mood. Listening to music is also a good way to put ourselves in a better mood. They say that laughter is the best medicine, and while it may sound cliché, it definitely helps shift our minds to a better place. Whether we watch or listen to comedy shows, put on a funny movie, or connect with a friend who we know is funny, when we laugh, it's hard to be sad. It feels good and brings us energy.

When our state of mind is generally optimistic, we're better able to handle stress in a more constructive way. That ability may contribute to the widely observed health benefits of positive thinking.

Suggestions?

We're always looking to provide value to our Club Members, and we encourage your feedback on how we can improve your experience. Do you have a topic you would like us to discuss in an upcoming newsletter? Is there an event you would like us to put on? Would you like more experiences, like an outing to The Worcester Red Sox or a Worcester Railers game? Is there a destination you've always wanted to travel to that you want us to explore? Do you have a recipe that everyone raves about that we could share with our other members?

We welcome your feedback. Give us a call at **508.946.8486** or send an email to **Patrick.Wimberly@RocklandTrust.com**.