



Nantucket Bank

A division of Rockland Trust



Welcome

to your new Nantucket Bank,
now a division of Rockland Trust!

IMPORTANT INFORMATION ABOUT:

- The merger of Nantucket Bank and Rockland Trust
- Your new accounts
- Expanded products and services available to you



Welcome to your new Nantucket Bank, now a division of Rockland Trust! We look forward to serving you.

A helpful guide for Nantucket Bank Customers

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As a Nantucket Bank customer, you will enjoy access to Rockland Trust products, services, systems, and locations.



We'd like to take this opportunity to welcome you to your new Nantucket Bank, now a division of Rockland Trust.

Like Nantucket Bank, Rockland Trust has a deep Massachusetts heritage that stretches back over a century. We treat customers with respect, provide them with superior service from our team of knowledgeable professionals, and build long-term relationships. Every day, we strive to live up to our promise of "Where Each Relationship Matters." We make decisions locally, with a real understanding of our customers' needs.

Now that Nantucket Bank is a division of Rockland Trust, you will have access to an extensive array of features. Rockland Trust has the perfect combination of resources and convenience. As one of our customers, you will benefit from a greater range of products and services and can enjoy the convenience of more than 95 branch locations across eastern Massachusetts.

Our employees are our greatest asset, and through their dedication to serving customers like you, Rockland Trust is a strong, secure, and well-capitalized bank that is continually recognized by third parties. We have been:

- Recognized by *The Boston Globe* for the 10th consecutive year as one of the **Top Places to Work**.
- Named a **Top Charitable Contributor** by the *Boston Business Journal*.

This helpful guide has been put together to assist you through the upcoming transition as Nantucket Bank becomes a division of Rockland Trust. Please pay special attention to the "What You Need to Know" section on pages 2 and 3.

IMPORTANT INFORMATION

What You Need to Know

Our goal is to make your transition as simple as possible. Below you will find key information that will help guide you in this process.

Key Facts

Account Numbers—In most cases, your account numbers will not be changing. Your account number is communicated in the enclosed **Account Summary sheet**. The bank routing and transit number that you will use after the merger for electronic transactions is 011304478.

Debit or ATM Cards—Prior to the merger, you will receive a new chip-enabled debit card with important information about card activation and when you should start using the new card. If you have any automatic payments from your current Nantucket Bank Debit Card, they will no longer work after June 9th.

To ensure a smooth transition, please contact your service provider(s) to update them with your new Nantucket Bank Debit Card account number **on or after June 10th and not before then**.

If you are an existing Rockland Trust Debit/ATM cardholder, you will receive a new card to access your converting Nantucket Bank account(s). After the merger is complete, you can contact the bank and link your accounts to one card.

Checks—If you have a checking account, you may continue using your existing checks beyond the merger date. After the merger is complete, you will receive a communication on how to order new checks.

Online Banking and Online Bill Pay—If you are an online banking user, you will receive a separate mailing from us in mid-May with instructions on how to get started with Rockland Trust Online Banking.

Locations—After the merger is complete, you will have access to more than 95 Nantucket Bank and Rockland Trust branch locations (many of which have Sunday hours) and access to over 145 ATMs.

Automatic Payments and Deposits—There will be no immediate interruption in your automatic payments or direct deposits. After the merger is complete, if you have companies that make direct deposits to your account, you may receive a paper check during the time the person/company is updating your records. **Important:** Your current Nantucket Bank routing and transit number will expire one year after the merger is complete. To avoid interruption, **after the merger is complete**, you should provide the Rockland Trust routing and transit number (011304478) to any companies/service providers that send automatic debit or credit transactions to your account.

Telephone Banking—For security reasons, you will need to establish an access number and PIN to use our automated telephone banking system after the merger is complete. To establish an access number and PIN after the merger, you should visit your local branch or call our Customer Information Center at 508.732.7072.

FDIC Insurance—Rockland Trust is a strong, secure, and well-capitalized bank, and a safe place for your deposits. All deposits are insured by the Federal Deposit Insurance Corporation (FDIC) up to \$250,000. This coverage can be increased for larger deposits through titling of accounts. See page 6 for more information regarding FDIC insurance.

Account History—A limited amount of your online banking transaction history will transfer over; however, your eStatements with Nantucket Bank will not be transferred. **We recommend that before June 7th you print or download copies of your eStatements and online banking transaction history.**

Our Customer Information Center associates can be reached by calling 508.732.3825, and are available to answer your questions from 7:00 a.m. to 8:00 p.m. Monday through Friday, 8:00 a.m. to 5:00 p.m. Saturday, and 11:00 a.m. to 3:00 p.m. Sunday. You can also contact your local branch with any questions.



Please refer to the enclosed insert for more details on key dates and times.

ANSWERS TO YOUR QUESTIONS

General Questions

Q: What will the name of the bank be?

A: The name of the bank will be Nantucket Bank, a division of Rockland Trust.

Q: Can I use Rockland Trust branches?

A: When the merger is completed on June 10th, you will have access to all Nantucket Bank branch locations plus all Rockland Trust branch locations.

Q: Does Rockland Trust offer online banking?

A: Yes. If you are currently an online banking and bill pay customer, you will receive a separate mailing from us in mid-May with instructions on how to get started with Rockland Trust Online Banking.

Q: Does Rockland Trust offer mobile banking?

A: Yes. Rockland Trust offers mobile banking with mobile check deposit. You can download and start using our app on or after June 10th.

Q: Will my branch remain open?

A: Yes. All Nantucket Bank branches will remain open as a division of Rockland Trust starting Monday, June 10th.

Q: Will I receive a new ATM and/or debit card?

A: Yes. Prior to the merger, you will receive a new chip-enabled debit card with important information about card activation and when you should start using the new card. In addition, you will receive a separate mailing with your new PIN information.

If you have any automatic payments made from your current Nantucket Bank Debit Card, they will no longer work after **June 9th**. **In order to continue automatic payments, please contact your service provider on or after June 10th to update them with your new debit card number.**

If you are an existing Rockland Trust debit/ATM cardholder, you will receive a new chip-enabled debit card to access your converting Nantucket Bank account(s). After the merger is complete, you can contact the bank and link your accounts to one card.



Q: When can I activate my new debit card?

A: You can activate and begin using your new Nantucket Bank Debit Card on or after Monday, June 10th.

Q: Does Rockland Trust have telephone banking?

A: Yes. With Rockland Trust's Telephone Banking, you can access account information, transfer funds between accounts, make loan payments, and do much more when and where it's convenient for you. For security reasons, on or after June 10th, you will need to establish an access number and PIN to use our telephone banking system. To establish an access number and PIN, you can visit your local branch or call our Customer Information Center at 508.732.7072 after the merger.

Q: What will happen to my safe deposit box?

A: If you are a safe deposit box owner, there will be no interruption with your service or box location.

Q: What is Rockland Trust's routing and transit number?

A: The Rockland Trust routing and transit number is 011304478. **Important:** Your current Nantucket Bank routing and transit number will expire one year after the merger is complete. To avoid interruption, after the merger, you should provide the Rockland Trust routing and transit number to any companies/service providers that send automatic debit or credit transactions to your account.

Q: Will I have access to my Nantucket Bank account history?

A: A limited amount of your online banking transaction history will transfer over; however, your eStatements with Nantucket Bank will **not** be transferred. **We recommend that before June 7th you print or download copies of your eStatements and online banking transaction history.** Going forward, you will have access to 13 months of transaction history in online banking and three years of eStatements.

Q: Does Rockland Trust offer a service that allows me to make external transfers and send money to friends and family?

A: As a personal banking customer, you can use the Friends and Family Transfers feature in online and mobile banking to transfer money to another active Rockland Trust Online Banking customer. In addition, you can use our external transfer feature to transfer money to accounts you may have at other financial institutions.

Q: Can I continue to use my Nantucket Bank Credit Card?

A: Yes. You can continue to use your existing Nantucket Bank Credit Card without any interruption.

Q: When will I receive my last statement from Nantucket Bank?

A: A final Nantucket Bank account statement for all checking and savings accounts will be mailed to you with up-to-date information as of June 7th. If you receive electronic statements, you will receive your final statement via mail. If you are a passbook customer, we recommend that you visit your local branch and have your passbook updated by the close of business on Friday, June 7th.

Deposit Account Questions

Q: Does Rockland Trust offer Deposit Insurance?

A: Rockland Trust is a strong, secure, and well-capitalized bank and a safe place for deposits. All deposits are insured by the Federal Deposit Insurance Corporation (FDIC) up to \$250,000. This coverage can be increased for larger deposits through titling of accounts. We also participate in the Certificate of Deposit Account Registry Service (CDARS). These certificates of deposit (CDs) enable customers to insure their deposits up to \$50 million. Funds in a noninterest-bearing transaction account are insured up to the FDIC limit of \$250,000. More information about this coverage, and the process of determining maximum coverage, may be obtained from branch staff or www.FDIC.gov.

Deposits at Nantucket Bank are also insured by the FDIC up to at least \$250,000. As a result, the merger will not affect deposit insurance coverage for many customers. If you have accounts at both Rockland Trust and Nantucket Bank, under federal law you will continue to receive the same FDIC coverage as if your accounts were still at separate banks for six months after the transition. CDs will continue to receive separate FDIC insurance coverage until the first maturity date after the six-month period. After six months have passed, if your total account balances exceed \$250,000, any excess may not be covered by FDIC insurance.

Q: When will funds from my deposits be available?

A: Under our Funds Availability Policy, your deposits are generally available on the first business day after the business day we receive them. Electronic direct deposits and cash deposits are generally available the business day we receive them. We may extend these times in certain cases. Please refer to the enclosed Funds Availability Policy for more details.

Q: Can I use my current checks or deposit tickets?

A: If you have a checking account, **you may continue using your existing checks beyond the merger date.** After the merger is complete, you will receive a communication on how to order new Nantucket Bank checks.

Q: Will Rockland Trust continue to automatically deduct payments, bills, and external loan payments from my account?

A: Yes. Electronic payment arrangements will continue uninterrupted.
Important Note: If you have recurring payments processed through your current Nantucket Bank Debit Card, be sure to provide your new debit card account number to your service providers on or after June 10th to ensure a smooth transition.

Q: What will happen to the direct deposit of Social Security, pension, or government payments into my account?

A: Direct deposit of Social Security, pension, or government payments will automatically continue after the completion of the merger. **However, a notification of change will be sent to the person/company that is initiating the transaction, asking them to change the routing and transit number to 011304478, as the current Nantucket Bank routing and transit number will expire one year after the merger is complete.** After the conversion, you may receive a paper check during the time the person/company is updating your records. Please contact your provider for any additional instructions.

Q: Will I have access to ATMs in the SUM® program after the conversion?

A: Yes. In addition to having more than 145 ATM locations throughout eastern Massachusetts, Rockland Trust and Nantucket Bank are members of the SUM® program. **Note:** Rockland Trust may charge you a fee to use another bank's ATM even within the SUM® Network. However, the other bank's fee will not be charged.

Q: Will there be any changes to my deposit statements?

A: Your statement(s) will look slightly different, and all future statements will come from Rockland Trust. **You will receive your savings statement monthly if there has been an electronic transaction that month; otherwise, you will receive your statement quarterly.** Checking account statements will be mailed monthly.

If you received eStatements for your checking or savings accounts, you will need to reinstate them by accepting the eStatement disclosure in the Rockland Trust Online Banking system after the merger is complete.

Q: Will my account number(s) remain the same?

A: In most cases your account numbers will not be changing. Your account number is communicated on the enclosed Account Summary sheet.

Q: Will there be any changes to my existing Certificate of Deposit (CD)?

A: The interest rate and term of your existing CD will remain the same through its maturity. Prior to maturity, you will receive a CD pre-renewal notice. At maturity, or during the grace period of 10 calendar days following and including the maturity date, you may change the term, interest payment frequency, or principal amount of your CD. During the grace period, you may also choose not to renew your CD. If you do not renew your CD, you will not earn interest past the maturity date. If you do not make any changes, your CD will automatically renew for the term indicated on your CD pre-renewal notice.

Note: If you had a CD that allowed for deposits (Flex CD) or interest rate increases (Bump CD), these will no longer be offered after the merger and your account will be converted to a traditional CD. This means you will no longer be able to add funds or adjust your interest rate.

Q: Will there be changes to my CD/IRA passbook account?

A: You will continue to earn interest on your CD/IRA account. However, Rockland Trust does not offer passbooks for CD/IRA accounts. If you have a CD passbook account, you will receive a notice 30 days prior to maturity. If you have an IRA account, statements will be mailed semiannually.

Q: Will the terms of my IRA account change?

A: No. There will be no changes to the terms of your existing IRA. Upon the merger, Rockland Trust will become the custodian of your IRA.

Q: Will I still have access to my overdraft protection line?

A: Yes. If you have overdraft protection and overdraw your account, you will be covered for the exact amount of the overdraft, up to the amount of your overdraft protection line.

Q: When are overdraft protection payments due?

A: Monthly payments are due 25 days from the date of your statement.

Q: Will I still have access to my Optional Overdraft Protection Service?

A: After the merger is complete, you will have access to Rockland Trust's Discretionary Overdraft Privilege service. Discretionary Overdraft Privilege will be limited to a maximum of \$750. Discretionary Overdraft Privilege does not cover overdrafts caused by ATM and debit card transactions. If you wish to opt in to this service, you can do so after the merger is complete. This feature is not available for Commercial Checking accounts.

Loan Account Questions

Q: Are there any changes to the terms of my loan(s)?

A: No. The terms of your loan(s) will remain the same.

Q: Will my loan account number remain the same?

A: In most cases your account numbers will not be changing. Your account number is communicated on the enclosed Account Summary sheet.

Q: Where do I make my loan payments?

A: You can make loan payments through online banking, at any Nantucket Bank or Rockland Trust branch, or by mailing your payment to:

Rockland Trust
P.O. Box 32
Middleboro, MA 02346

Online Payments: If you use an online bill pay provider outside of Nantucket Bank, please update your account with the address above. Rockland Trust's routing number is 011304478.

Q: Will Rockland Trust continue to automatically debit my deposit account for my loan payment?

A: **Yes. Any automated payment arrangement will continue uninterrupted.** The bank will attempt to withdraw funds from your deposit account for three days beginning on your scheduled automatic payment date.

Q: Will I still be able to use my Home Equity Line of Credit?

A: **Yes. You will still have access to your line of credit. Draw amounts will be for the exact amount of the advance. Draws will no longer be in increments of \$100.** After the merger is complete, you will receive a new packet of home equity checks. You should continue to use your current home equity checks until you receive your new checks. Upon receipt of the new checks, please destroy the packet you are presently using.

Q: When is my Home Equity Line of Credit payment due?

A: Home Equity Line of Credit payments are due 25 days from the date of your statement.

Q: I have a loan secured by collateral. What do I need to provide to my insurance company?

A: To update your policy, you will need to contact your insurance company and provide them with the following Mortgagee/Loss Payee information.

Rockland Trust ISAOA/ATIMA
P.O. Box 812
Norwell, MA 02061

Q: I still have questions. Whom can I contact?

A: Visit your local branch or contact our merger support line at 508.732.3825. We'll be happy to answer any questions you may have.

OVERVIEW OF PRODUCTS AND SERVICES

Committed to providing world-class products, tools, and guidance for you and your business

Rockland Trust offers an array of convenient services that allow you to bank on your own terms—whether that means in a branch, using our online and mobile banking tools, via our online live chat, or at one of our Smart ATMs.

Banking Options and Account Access That Make Your Life Easier

- Online Banking and Bill Pay
- Free Coin Counting Machines¹
- Mobile Banking with Fingerprint and Face ID Login
- Mobile Check Deposit
- Instant Issue Debit Cards
- Extended Hours, Including Sundays²
- Chip-enabled Debit Cards
- Make Purchases Using Apple Pay[®], Google Pay[®], and Samsung Pay[®]³

Lending Capabilities

Whether you need \$5,000 or \$75 million, Rockland Trust has the right lending solutions for consumers and businesses. Our experienced bankers work closely with you to get you what you need.

- Mortgages
- Home Equity Loans and Lines of Credit
- Equipment Leasing
- Small-Business Loans
- Commercial Lending
- Asset-Based Loans

Treasury Management

From lockbox to remote deposit—our products and services are among the best in the business and can translate into real savings for your business.

Foreign Currency Exchange

Whether you are vacationing or traveling on business overseas, Rockland Trust provides a convenient means of purchasing foreign currency for your trip. We offer a number of over-the-counter currencies for purchase or redemption as well as a wide variety of currencies available for special order. Before taking your trip, contact us in advance for availability of specific currencies and branch locations.

¹ Free for Nantucket Bank and Rockland Trust customers. Available at certain locations.

² Available at certain locations. Visit RocklandTrust.com for more details.

³ Apple, the Apple logo, and iPhone are trademarks of Apple Inc., registered in the U.S. and other countries. Google Pay[™] is a trademark of Google Inc. Samsung is a registered trademark of Samsung Electronics Co., Ltd.

Comprehensive Investment Management

Whether you're an individual investor, business, or institution, our Investment Management Group (IMG) will work closely with you to understand your needs and goals. Each comprehensive plan is unique and aims to build a successful financial plan that meets your short and long-term goals. With one of the largest independent investment advisors in Greater Boston, our dedicated team of over 70 professionals manages more than \$3.6 billion in assets.

- Financial Planning
- Estate Planning
- Retirement Planning
- Tax Planning
- Trust Services

PERSONAL BANKING

Rockland Complete Relationship Banking

Our Rockland Complete package recognizes you for doing more of your banking with us. Get exclusive rates and other benefits only our Rockland Complete banking package can offer.

Rockland Complete Checking

Features include:

- Interest bearing
- Combines the balances in all your eligible deposit accounts, home equity loan accounts, and eligible CDs to meet the minimum balance requirement to waive the \$25 monthly maintenance fee¹
- Free ATMs nationwide! Plus unlimited reimbursement of other banks' ATM surcharges²
- Free standard-style checks or \$15 credit towards alternate designs
- No fee for stop payments, money orders, or treasurer's checks

Rockland Complete Money Market

Features include:

- Complimentary account for Rockland Complete Checking customers³
- Interest bearing
- Convenience of writing checks⁴
- Easy transfers to and from your Rockland Complete Checking account⁴

¹ We will waive the monthly maintenance fee if you keep at least a combined \$25,000 average daily balance in any of the following: checking, savings, money market, non-IRA CDs and outstanding loan balances for home equity lines of credit and home equity loans (which includes our Express Mortgage product).

² Rockland Complete Checking accounts will be reimbursed for surcharges charged by another institution for ATM withdrawals anywhere in the United States. Reimbursements will be reported to the IRS at the end of each tax year.

³ Should you close your Rockland Complete Checking account, we will change your Rockland Complete Money Market account to a standard money market account, subject to the current rates and fees associated with that account.

⁴ Transaction Limits: You are limited to a total of six (6) Limited Transactions from your money market and savings account per statement period. We count check transactions on your money market account on the day the check is presented to us for payment, regardless of when you may have written it (including if it was written in a prior statement period). If you exceed your Limited Transaction limit on your money market and savings account, we may assess you an Excess Transaction Fee for each Limited Transaction over the limit. Additionally, if you exceed your Limited Transaction limit on a regular basis, we may close your money market or savings account, or change this type of account to a different deposit account you are eligible to maintain.

Checking Accounts

Checking accounts designed to meet your personal needs.

Whether you're making a purchase with your debit card, checking balances with your mobile device, or simply getting cash from the ATM, Rockland Trust offers easy ways for you to bank on your own terms. All Rockland Trust checking accounts offer convenient services such as online banking with bill pay, mobile banking with mobile check deposit, a debit card, and free paperless eStatements.

Free Checking

Free Checking is a convenient, free account with no minimum balance requirement or monthly maintenance fee.

Advantage Checking

With Advantage Checking, you'll enjoy total banking convenience. This account offers a competitive interest rate and free ATMs.¹ A minimum daily balance of \$500 will waive the \$8 monthly maintenance fee.

Free Student Checking²

Students face challenges every day, from studying for exams to running from class to class. That's why we offer Free Student Checking, an account that features no minimum balance or monthly maintenance fee. Plus you will have the convenience of free ATMs¹ and one surcharge rebate per statement period.³



Please Note: After the merger is complete, your account's monthly maintenance fees will be waived for the first six months. During that time, you should evaluate our different checking and savings account options and determine whether we have an account that better fits your needs. To learn more about the products Rockland Trust offers, visit RocklandTrust.com. If you prefer to switch accounts, please visit your local branch or contact our merger support line at 508.732.3825 after the merger is complete and we will be happy to move you to the account of your choice.

65 Classic Checking

65 Classic Checking is designed for customers 65 and older. Enjoy the benefits of no monthly maintenance fee or minimum balance requirement, free standard-style checks, reduced overdraft charges, and the perk of a checking account that pays interest.

Youth Checking

Youth Checking is designed for customers 18 or younger. Enjoy the benefits of no monthly maintenance fee or minimum balance requirement, free standard-style checks, reduced overdraft charges, and the perk of a checking account that pays interest.

Workplace Interest Checking⁴

With Workplace Interest Checking, there is no minimum balance requirement or monthly maintenance fee. Plus you will get an account that pays interest and offers free ATMs.¹

Classic Choice Checking⁵

With Classic Choice Checking, we will waive the \$15 monthly maintenance fee if you maintain at least \$5,000 in combined balances.⁶ Plus you will get an account that pays interest, offers free ATMs,¹ and provides two surcharge rebates per statement period.

Classic Free Checking⁵

With Classic Free Checking, you'll enjoy no minimum balance requirements or monthly maintenance fees. Plus you will enjoy the benefits of free ATMs¹ and free standard-style checks.

Worry-Free Checking⁵

Worry-Free Checking is a no-hassle, basic account with no minimum balance requirement or monthly maintenance fee. Enjoy the benefits of free ATMs,¹ plus two surcharge rebates per statement period.



Please refer to the Account Summary provided with the enclosed letter to confirm the name of your new checking or savings account, and then learn more about your new account in the enclosed Account Disclosure Statement.

¹ Other institutions may impose a fee for use of their ATMs, if not in the SUM[®] ATM Network.

² You must be a full or part-time student between the ages of 16 and 24. Effective on your 25th birthday, your account will be converted to a similar product type.

³ Free Student Checking accounts will be reimbursed for one surcharge per statement period. Reimbursements will be reported to the IRS at the end of each tax year.

⁴ To open this account you (a) must be an active employee of participating business, commercial, or municipal customers of Nantucket Bank or Rockland Trust and (b) must receive your pay from your employer via direct deposit.

⁵ Not available for new accounts opened after June 7, 2019.

⁶ We will waive the monthly maintenance fee if you keep at least a combined \$5,000 average daily balance in any of the following: checking, savings, money market, non-IRA CDs and outstanding loan balances for home equity lines of credit and home equity loans (which includes our Express Mortgage product).

Money Market and Savings Accounts

Money Market Savings

Our Money Market Savings can give your money a boost with a better rate than other savings products and has check access.¹ It's a good account when you want to build up your reserves quicker and still withdraw money when you need it. A minimum daily balance of \$2,500 waives the \$8 monthly maintenance fee.

Free Savings and Regular Savings²

Our savings accounts deliver a competitive interest rate with no monthly maintenance fee, regardless of your balance. You can add to your account anytime to maintain momentum, and you always have access to your money when you need it.

Passbook Savings³

Passbook Savings Accounts allow you to keep an updated journal of all your transactions along with a competitive interest rate.

Certificates of Deposit and IRAs

Certificates of Deposit

When you invest with an FDIC-insured Rockland Trust Certificate of Deposit, you'll enjoy competitive interest rates and terms from 31 days to five years. The minimum opening deposit for a Rockland Trust CD is \$1,000.

IRAs

A traditional IRA provides you with a tax-deferred way to save for retirement. And depending on your financial position, you may be able to deduct your contributions on your tax return.⁴

CDARS

Certificate of Deposit Account Registry Service (CDARS) is the easiest, most convenient way for individuals, businesses, and public entities to enjoy full FDIC insurance on deposits larger than \$250,000. As a member of CDARS, Rockland Trust can provide you with easy access to multimillion-dollar FDIC protection on your CD investments.



Mortgage Options

Rockland Trust is one of the leading mortgage lenders in Massachusetts, with a full range of competitive options. Programs include:

- Fixed and adjustable rate mortgages
- Jumbo mortgages
- First-time home buyer programs
- MassHousing loans

Home Equity Loans and Lines of Credit

Tapping into the equity in your current home is a convenient way to get the funds you need. Use it to consolidate debt, make home improvements, or pay for education expenses. And with a Rockland Trust Home Equity Line of Credit, you get both the flexibility of a line of credit *and* the predictability of a fixed-rate loan with our Fixed Rate Loan Conversion option.

¹ Transaction Limits: You are limited to a total of six (6) Limited Transactions from your money market and savings account per statement period. We count check transactions on your money market account on the day the check is presented to us for payment, regardless of when you may have written it (including if it was written in a prior statement period). If you exceed your Limited Transaction limit on your money market and savings account, we may assess you an Excess Transaction Fee for each Limited Transaction over the limit. Additionally, if you exceed your Limited Transaction limit on a regular basis, we may close your money market or savings account, or change this type of account to a different deposit account you are eligible to maintain.

² Regular Savings is not available for new accounts opened after June 7, 2019.

³ Not available for new accounts opened after June 7, 2019.

⁴ You should consult your tax advisor for additional information.

INVESTMENT SOLUTIONS

Customized Investment Management Solutions

At Rockland Trust Investment Management Group (IMG), we design customized investment options for individuals, businesses, and institutions. Our team of more than 70 investment professionals has extensive experience helping clients build net worth through prudent asset management.

Investment Philosophy

Our disciplined approach to investing seeks to:

- Protect and build wealth through well-diversified asset allocation programs.
- Implement investment strategies to deliver consistent, competitive returns.
- Determine appropriate fiduciary arrangements through a trust or other plans.

Fiduciary Services

The Investment Management Group offers a full array of estate and retirement planning services, including:

- Estate planning
- Trust services
- Tax services
- Customized retirement plans—401(k) salary deferral plans, defined benefit plans, and profit sharing plans

MUTUAL FUNDS, ANNUITIES AND OTHER INVESTMENTS ARE:

**Not FDIC insured • Not a deposit • May go down in value
No bank guarantee • Not insured by any federal government agency**

Premier Banking

IMG clients¹ also benefit from access to Premier Banking—a suite of lending and FDIC-insured deposit products that offer exclusive features and benefits.

- Premier Checking
- Premier Savings
- Premier Money Market
- Premier Portfolio Secured Credit Line
- Premier Home Equity Line of Credit
- Premier Mortgages

¹ Available to IMG clients with \$1,000,000 or more in investable assets.

Investments and Insurance



RT Investment Services will provide you with the highest level of service delivered by experienced investment and fiduciary professionals. Whether you are an individual seeking investment guidance or a business looking for a customized retirement plan solution, our team of financial consultants will work with you to determine the appropriate investments and fiduciary arrangements consistent with your goals.

Investment Services

Whether you're a seasoned investor or opening your first investment account, we'll introduce you to the appropriate investment professionals. Ask about our no-obligation review that begins with an assessment of your asset allocation strategy to make sure it is in line with your long-term goals and objectives. We can also provide an in-depth analysis of your current investment portfolio, including individual stocks, bonds, and mutual fund holdings, as well as CD and money market accounts.

Retirement Services

The sooner you begin planning for retirement, the more comfortable that retirement could be. RT Investment Services offers access to a variety of retirement savings and investment plans.

Insurance Services

Not only can we help you pursue your financial goals, but we can also help protect you along the way. Our team can provide assistance with life, disability, and long-term care insurance.

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. Rockland Trust Company and RT Investment

Services are not registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using RT Investment Services, and may also be employees of Rockland Trust Company. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, Rockland Trust Company or RT Investment Services. Securities and insurance offered through LPL or its affiliates are:

**Not FDIC insured • Not a deposit • May go down in value
No bank guarantee • Not insured by any federal government agency**

Solutions to Help Your Business Succeed

Rockland Trust was started as a business bank by business owners who knew what to look for in a bank. As one of the largest lenders in Massachusetts, we've got the people and resources to help your business thrive. And we're local and easy to reach—which means you work directly with decision makers every day.

Business Loan Products

Whether you need \$5,000 or \$75 million, Rockland Trust has the right lending solutions for you and your business. Our experienced bankers work closely with you to get you what you need.

- Business loans and lines of credit
- Term loans
- Letters of credit
- New markets tax credit
- SBA loans
- Overdraft lines of credit
- Commercial mortgages
- Business credit cards
- Equipment leasing
- Asset-based lending

Treasury Management

We offer a variety of services, including online and mobile banking, remote and mobile deposit, ACH, sweep accounts, lockbox services, Zero Balance Accounts (ZBAs), Positive Pay, international and domestic wires, and more.

Municipal Services

Rockland Trust's Government Banking Department is dedicated to matching municipalities and public entities with the right solutions. We have a century-long history of serving towns, cities, schools, and housing authorities in Massachusetts and Rhode Island.

Merchant Services

Cash flow is a key component of the success of any business. We understand this, which is why we have partnered with Elavon to deliver first-class merchant services.

Credit Card Processing

Provide the payment options your customers look for and get faster access to your funds with our credit/debit card processing and electronic check acceptance services.

Mobile Payment Solutions

Mobile credit card processing means bringing your business with you—allowing you the convenience to accept payments anywhere, anytime with your smartphone or tablet.

Premier Banking for Professionals

Professionals often have specialized banking needs. Whether you are an attorney, accountant, doctor, or dentist, our Premier Banking for Professionals offers a full range of products and services to you, your firm, and your employees.

Condo/Property Management

The responsibilities and duties of association leaders and property management firms are substantial and unique. That's why we have put together a set of banking solutions to simplify and streamline your collection of monthly payments, cash management, and other banking needs.

Fraud Prevention Tools

Rockland Trust has taken the initiative to protect our business customers from the potential threat of fraud. We offer a range of products and services to safeguard your money and give you greater control over your transactions.

- Positive Pay: Safeguards against fraudulent check transactions
- Debit Blockers: Safeguards against unauthorized ACH transactions



Business Checking

Businesses are different, so we offer different checking choices to help you manage your business. All Rockland Trust business checking accounts offer convenient services to help you run your business on the go, such as online banking with bill pay, mobile banking with mobile check deposit, mobile authorization, and a business debit card.

Free Business Checking

Designed to help you run your small business efficiently, our Free Business Checking is an ideal account for most small businesses. You'll get 200 free transactions per statement period,¹ and there is no minimum balance requirement or monthly service fee.

Complete Business Checking

For businesses that require more from their checking account, we offer Complete Business Checking. Among the many special discounts and services are 500 free transactions per statement period;¹ a waiver of the \$25 service fee with an average daily collected balance of \$10,000 in Complete Business Checking only, or \$25,000 in all of your combined business checking and savings deposits (excludes CDs), and get a free Business Owner High Yield Checking account for the CEO/owner.

Commercial Checking

Best suited for businesses that use treasury management services or have high transaction volumes. Commercial Checking features an earnings credit on balances, which can be used to offset monthly service fees.²



Please Note: After the merger is complete, your account's Monthly Service Fees will be waived for the first six months. During that time, you should evaluate our different checking and savings account options and determine whether we have an account that better fits your needs. To learn more about the products Rockland Trust offers, visit RocklandTrust.com. If you prefer to switch accounts, please visit your local branch or contact our merger support line at 508.732.3825 after the merger is complete and we will be happy to move you to the account of your choice.

Premier Professionals Checking

Premier Professionals Checking gives customers 500 free transactions per statement period¹ with the added benefit of no monthly service fee or daily balance to maintain.

Free Non-Profit Checking

We offer non-profit organizations high-level, service-oriented banking with customized cash management and investment management solutions. You'll get 200 free transactions per statement period,¹ and there is no minimum balance requirement or monthly service fee. Each customer is assigned a dedicated personal banker who takes the time to get to know your organization.

IOLTA

IOLTA Checking offers no monthly maintenance fee and no minimum balance requirement, free transactions including wire transfers, and the ability to initiate online wire transfers.

Business Choice Checking³

Our Business Choice Checking gives customers 500 free transactions per statement period¹ along with a competitive interest rate. A minimum average daily collected balance of \$50,000 waives the \$15 monthly service fee.



Please refer to the Account Summary provided with the enclosed letter to confirm the name of your new checking or savings account, and then learn more about your new account in the enclosed Account Disclosure Statement.

¹ Includes debits, credits, scheduled transfers, and items deposited per monthly statement. 50¢ per transaction over the free transaction limit.
² The Earnings Credit is calculated using the 90-day T-bill as a benchmark during the statement period.

³ Not available for accounts opened after June 7, 2019.

Business Savings and Money Market Accounts

Business Savings

With a competitive interest rate and 20 free transactions per statement period,¹ it pays to do your business banking with us. A minimum daily balance of \$1,000 waives the \$5 monthly service fee.

Complete Business Money Market Savings

Your extra operating cash can earn money while remaining accessible should you need it immediately. Our business money market account gives you check access² while paying competitive interest rates. A minimum daily balance of \$2,500 waives the \$10 monthly service fee.

Free Business Savings³

The Free Business Savings account has no monthly service fee and no minimum balance requirements with 20 free transactions per statement period.¹



CONVENIENCE BANKING

Account Access Whenever You Need It

With so much of your banking accessible electronically, it's like your bank is always open. After all, it's your money—you should be able to access it whenever you want to.

ATM

Take the hassle out of making deposits with Smart ATMs—no envelopes or deposit slips needed. With Smart ATMs, checks deposited¹ on a business day by 7:00 p.m. are generally available the next business day and cash deposits are available immediately.

In addition, Rockland Trust and Nantucket Bank are members of the SUM[®] program. Through the SUM program, you can withdraw funds from thousands of ATMs in addition to the more than 145 Rockland Trust ATMs, without paying additional surcharge fees.² The SUM program saves you time and money, making it more convenient to access your cash.

Nantucket Bank Chip-Enabled Debit Card

Your new chip-enabled debit card provides enhanced security when making a purchase at checkout, and you are also protected from fraudulent purchases with MasterCard Zero Liability.³

In addition, using the SecurLOCK™ Equip app, you can turn access to your debit card on and off instantly. And by using your new Nantucket Bank Debit Card and CardSwap, you can update the payment information for all your favorite subscriptions and digital services—such as Netflix, Amazon, and Hulu⁴—in one place, at the same time.

Mobile Wallet

Start paying easily and conveniently with Apple Pay[®], Google Pay[®], and Samsung Pay[®].⁵ Use your new Nantucket Bank Debit Card and mobile device to make purchases at over 220,000 retailers and in many apps. It's the easy, secure, and private way to pay.



¹ Transactions include all debits, credits, scheduled transfers, and items deposited per monthly statement. 50¢ per transaction over the free transaction limit.

² Transaction Limits: You are limited to a total of six (6) Limited Transactions from your money market and savings account per statement period. We count check transactions on your money market account on the day the check is presented to us for payment, regardless of when you may have written it (including if it was written in a prior statement period). If you exceed your Limited Transaction limit on your money market and savings account, we may assess you an Excess Transaction Fee for each Limited Transaction over the limit. Additionally, if you exceed your Limited Transaction limit on a regular basis, we may close your money market or savings account, or change this type of account to a different deposit account you are eligible to maintain.

³ Not available for new accounts opened after June 7, 2019.

¹ See your account agreement for more details.

² Rockland Trust may charge you a fee for the use of another bank's ATM.

³ Zero liability applies to your purchases made in the store, over the telephone, online, or via a mobile device. As a cardholder, you will not be held responsible for unauthorized transactions if you have used reasonable care in protecting your card from loss or theft and you have promptly reported to Rockland Trust when you knew that your MasterCard[®] was lost or stolen. For additional protection with respect to unauthorized transactions, please see your account agreement.

⁴ None of the listed companies are associated with, sponsor, or endorse this product.

⁵ Apple, the Apple logo, and iPhone are trademarks of Apple Inc., registered in the U.S. and other countries. Google Pay is a trademark of Google LLC. Samsung is a registered trademark of Samsung Electronics Co., Ltd.

Online Banking and Bill Pay

Go online to pay bills, transfer money, check balances, and more.

- **Pay Bills:** Schedule one-time payments or set up recurring payments. You can even send overnight payments to some payees.¹
- **E-Bills:** Want an easier way to manage and pay your monthly bills? Having your eligible credit card, utility, and other bills sent directly to your online banking account can help you manage your finances better.
- **Customized Alerts:** Monitor your accounts for fraud by setting up account alerts. Set up email or text alerts for date reminders, balance notifications, transaction alerts, and more.
- **Friends and Family Transfers:** Instantly send and receive funds from other Rockland Trust Online Banking customers.²
- **External Transfers:** Transfer money to accounts you may have at other financial institutions.
- **Sending Money Online:** Send money to anyone, regardless of the receiving financial institution, simply by using his or her email address or mobile phone number.
- **CardSwap** lets you update your Nantucket Bank Debit Card payment information in online banking for all your favorite subscriptions and digital services in one place with one click.
- **Mobile Authorization for Business Users:** Keeps your business running smoothly when you're away from the office. Approve account transactions such as wire transfers, payroll, and more right from your phone.

To learn more about Rockland Trust's online banking services, please visit RocklandTrust.com. If you are not currently a Nantucket Bank Online Banking customer, you can sign up for Rockland Trust Online Banking once the transition is complete on June 10th.



Mobile Banking¹

Whether you're in line at the grocery store and need to check your balance, or on vacation and need to pay a bill, you always have access to your most recent account information.

With our mobile banking app you can:

- Access your accounts with just your fingerprint. iPhone X users can use Face ID to log in.
- Deposit checks simply by taking a photo of the front and back of the check with your smartphone or tablet.
- View account balances and search account activity.
- Set up account alerts.
- Transfer funds and pay bills.
- Find the nearest branch or ATM location, and more.

Mobile banking can be accessed through text messaging (SMS) or by downloading our mobile app in your phone's app store.

Free Telephone Banking

Bank by phone 24 hours a day through our automated telephone banking system. If you require personal assistance, Rockland Trust Customer Information Center associates are available seven days a week for both Nantucket Bank and Rockland Trust customers:

Weekdays: 7 a.m. to 8 p.m. Phone: 508.732.7072
Saturdays: 8 a.m. to 5 p.m.
Sundays: 11 a.m. to 3 p.m.



Please Note: If you are currently an online banking client with Nantucket Bank, you will receive a separate mailing in mid-May from Rockland Trust with instructions on how to log on for the first time and get started with Rockland Trust Online Banking.

¹ Fees may apply.

² Not available for business customers.

¹ Mobile banking is offered as a free service of Rockland Trust. You may incur and are responsible for any charges assessed by your mobile carrier. Contact your mobile carrier for more information.



Helping in the Community

We place a high value on giving back to our communities through volunteerism and philanthropy. ROCKCORP, our employee-based volunteer group, provides assistance to nonprofit organizations within our footprint.



Nantucket Bank and Rockland Trust Branch Locations

as of June 10, 2019



With more than 95 branches throughout eastern Massachusetts, our banking specialists will always be close by when you need them.

Building Enduring Relationships Since 1907

Founded in 1907, Rockland Trust has been building relationships with individuals and businesses to help them work towards their financial goals. Our knowledgeable and skilled professionals listen to our customers' needs and work closely with each one to provide the right products and services. Our services include Personal Banking, Small Business, Commercial, and Investment Management.



We look forward to building a relationship with you.

You're invited to join our online customer community. Here, you'll have the opportunity to share your opinions and ideas to make an impact on the way we serve customers just like you. You can join our Rockland Connects community by signing up today at www.RocklandTrustConnects.com.

For more information regarding the merger, please call our merger support line at **508.732.3825** or email Customer.Service@RocklandTrust.com



Nantucket Bank
A division of Rockland Trust