



Where Each Relationship Matters®

Welcome

to Rockland Trust!

Serving Local Communities Since 1907

IMPORTANT INFORMATION ABOUT:

- The merger of East Boston Savings Bank and Rockland Trust
- Your account(s)
- Expanded products and services which will be available to you



Welcome to Rockland Trust!

A helpful guide for East Boston Savings Bank Customers

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We look forward to serving you.

We'd like to take this opportunity to welcome you to Rockland Trust.



On November 15, 2021, subject to regulatory approval, East Boston Savings Bank branches will reopen as Rockland Trust branches. Like East Boston Savings 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.

Rockland Trust has the perfect combination of resources and convenience. As a Rockland Trust customer, you will benefit from a greater range of products and services and can enjoy the convenience of more than 120 branch locations and 200 ATMs across 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 12th consecutive year as one of the **Top Places to Work**.
- Ranked the **#1 bank in Massachusetts** on *Forbes' 2021 World's Best Banks* list.



This helpful guide has been put together to assist you through the upcoming transition to 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 at Rockland Trust is to make your transition as simple as possible. Below you will find key information that will help guide you in this process.



When can I start using Rockland Trust branches?

Assuming regulatory approvals are received, you can start using Rockland Trust branches on Monday, November 15th.

Key Facts

Account Numbers—In most cases, your account number(s) will not be changing. Please refer to page 6 for information regarding deposit account numbers and page 8 for information regarding loan account numbers. The bank routing and transit number that you will use after the merger for electronic transactions is 011304478.

Automatic Payments and Deposits—Automatic payments from your East Boston Savings Bank Visa Debit Card will no longer process after November 14th. (Please refer to the “Debit or ATM Cards” section below on what you will need to do to update your card information). However, there will be no interruption in any other automatic payments or direct deposits from/to your checking or savings account. A notification of change will be sent from Rockland Trust to the person/company that is initiating any such transactions, asking them to change the routing and transit number to Rockland Trust’s routing and transit number (011304478). 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.

Debit or ATM Cards—Prior to the merger, you will receive a new Contactless chip-enabled card with important information about card activation and when you should start using the new card. **Any current automatic payments from your East Boston Savings Bank Visa Debit Card will no longer be processed after November 14th.**

Important: If you have automatic payments processed through your East Boston Savings Bank Visa Debit Card, for instance, any health club memberships, Netflix, or Hulu accounts, be sure to provide your new Rockland Trust Debit Card account number to your service providers on or after November 15th to avoid interruption with your service.

If you are also an existing Rockland Trust Debit/ATM cardholder, you will receive a new card to access your converting East Boston Savings Bank account(s). After the merger is complete, you can contact us and link your account(s) 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 Rockland Trust checks.

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

Account History—After the merger, you will have access to 60 days of online banking transaction history, however you will not have access to view check images within your online banking transaction history. In addition, you will also have access to three years of eStatements through Rockland Trust Online Banking and will be able to view your check images on your eStatements. **For your records, we recommend that before November 12th you print or download copies of all your eStatements and online banking transaction history.**

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

Safe Deposit Boxes—If you have a safe deposit box at the Dorchester, Everett, East Boston, Lynn, or Saugus branch, there will be no interruption with your service or box location. If you have a safe deposit box at the Melrose branch, you should have already received a separate communication from us to close out your box. If you have not closed your safe deposit box at the Melrose branch, please do so by October 29th.

Locations—After the merger is complete, you will have access to more than 120 branches (many of which have Sunday hours) and access to over 200 Rockland Trust ATMs.

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



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

ANSWERS TO YOUR QUESTIONS

General Questions

Q: When can I start using Rockland Trust branches?

A: Starting on Monday, November 15th, you can begin using any Rockland Trust branch location.

Q: Will my branch remain open?

A: A number of East Boston Savings Bank locations will be permanently closed following the merger. For a list of branches that will be closing, please visit [RocklandTrust.com/Welcome](https://www.rocklandtrust.com/Welcome).

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

A: Yes. Prior to the merger, you will receive a new Contactless 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.

Important: If you have automatic payments processed through your East Boston Savings Bank Visa Debit Card, for instance, any health club memberships, Netflix, or Hulu accounts, be sure to provide your new Rockland Trust Debit Card account number to your service providers on or after November 15th to avoid interruption with your service.

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

Q: When can I activate my new debit card?

A: You can activate and begin using your new Rockland Trust Debit Card on or after Monday, November 15th.

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 late October 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 the app on or after November 15th.



Q: Will I have access to my East Boston Savings Bank account history online?

A: After the merger, you will have access to 60 days of online banking transaction history, however you will not have access to view check images within your online banking transaction history. In addition, you will also have access to three years of eStatements through Rockland Trust Online Banking and will be able to view your check images on your eStatements.

For your records, we recommend that before November 12th you print or download copies of all your eStatements and online banking transaction history. Going forward, you will have access to 13 months of transaction history in online banking.

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 November 15th, you will need to establish an access number and telephone PIN to use our telephone banking system. To establish an access number and telephone PIN, 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 have a safe deposit box at the Dorchester, Everett, East Boston, Lynn, or Saugus branch, there will be no interruption with your safe deposit box. If you have a safe deposit box at the Melrose branch, you should have already received a separate communication from us to close out your box. If you have not closed your safe deposit box at the Melrose branch, please do so by October 29th.

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

A: The Rockland Trust routing and transit number is 011304478.

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 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. Rockland Trust does not offer People Pay. In the near future, you will be able to send and receive money electronically using Zelle®.

Q: Can I continue to use my East Boston Savings Bank Credit Card?

A: Yes. You can continue to use your existing East Boston Savings Bank Credit Card without any interruption. For any questions regarding your East Boston Savings Bank Credit Card, please continue to call 1.800.558.3424 for consumer assistance and 1.866.552.8855 for business assistance.

Deposit Account Questions

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

A: In most cases your account number(s) will not be changing. If there was a change to an account number, you would have already been contacted by East Boston Savings Bank. Please see the enclosed Account Summary sheet to review your account number(s).

Q: What is Rockland Trust's deposit insurance coverage?

A: Rockland Trust is a strong, secure, and well-capitalized bank. All deposits are insured by the Federal Deposit Insurance Corporation (FDIC) up to \$250,000. Deposits you hold in different ownership categories—such as joint, single, and retirement accounts—are each separately insured up to \$250,000. That means, for example, that you could have up to \$250,000 in single-name accounts and up to \$250,000 in your share of joint accounts and still be fully insured. **Following the closing, excess deposit insurance through the Depositors Insurance Fund (DIF) for amounts that exceed FDIC deposit insurance limits will end.** Most customers will not be affected by this change. We also participate in the IntraFi® Network DepositsSM program (formerly known as CDARS). Participation in the IntraFi Network Deposits program enables customers to access FDIC insurance on deposits of up to \$50 million.

Deposits at East Boston Savings Bank are also insured by the FDIC up to \$250,000. If you have accounts at both Rockland Trust and East Boston Savings 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 merger. After six months have passed, if your total aggregate account balances exceed \$250,000, any excess may not be covered by FDIC insurance. Certificates of Deposit will continue to receive separate FDIC insurance coverage until the first maturity date after the six-month period.

Q: Can I use my current checks?

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 Rockland Trust checks.

Q: Will Rockland Trust continue to automatically deduct payments from my account?

A: **Automatic payments from your East Boston Savings Bank Visa Debit Card will no longer process after November 14th.** (Please refer to page 4 for information on updating service providers with your new Rockland Trust Debit Card account number). **However, there will be no interruption in any other automatic payments or direct deposits from/to your checking or savings account.** A notification of change will be sent from Rockland Trust to the person/company that is initiating the transaction, asking them to change the routing and transit number to Rockland Trust's routing and transit number (011304478). 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.

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

A: **Direct deposit of payroll, Social Security, pension, or government payments will automatically continue after the merger.** However, a notification of change will be sent from Rockland Trust to the person/company that is initiating such transactions, asking them to change the routing and transit number to Rockland Trust's routing and transit number (011304478). 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.

Q: Will I continue to be able to use Allpoint ATMs surcharge free after the merger?

A: Rockland Trust does not provide surcharge free access at Allpoint ATMs. Rockland Trust has over 200 ATM locations throughout Massachusetts and is a member of the SUM[®] program. The SUM program gives you access to thousands of ATMs across the country surcharge free. For a list of SUM ATM locations, visit sum-atm.com.

Note: Rockland Trust may charge you a fee to use another bank's ATM even within the SUM program. However, the other bank's fee will not be charged.

Q: Will there be any changes to my deposit statement(s)?

A: Your statement(s) will look slightly different. **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 account(s), you will need to reinstate them by accepting the eStatement disclosure in the Rockland Trust Online Banking system after the merger is complete.

Q: When will I receive my last statement from East Boston Savings Bank?

A: A final East Boston Savings Bank account statement for all checking and savings accounts will be mailed to you with up-to-date information as of November 12th. If you receive electronic statements, you will receive your final statement via mail.

Q: When will I receive a new Rockland Trust passbook?

A: You will receive a new Rockland Trust passbook when you perform your first transaction in a branch on or after November 15th. **For your records, we recommend that you visit your local branch and have your East Boston Savings Bank passbook updated by the close of business on Friday, November 12th.**

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, and 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 have a CD that allows for 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 adjust your interest rate.

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

A: You will continue to earn interest on your CD or IRA account. However, Rockland Trust does not offer passbooks for CD or 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 Courtesy 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 allows Rockland Trust to pay overdrafts for checks, other debit transactions made using your checking account number (e.g., ACH debit transactions), and automatic bill payments from your checking account. Rockland Trust will not pay overdrafts for ATM or everyday debit card transactions for consumer customers unless you have opted in to the payment of these overdrafts. If you have opted in to the payments of these overdrafts with East Boston Savings Bank, you will continue to have this service. For our business customers, Discretionary Overdraft Privilege automatically includes all transaction types. 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(s) remain the same?

A: In most cases your account number(s) will not be changing; however, the five-digit suffix after your account number will no longer be printed on your statement and is not required to make a loan payment (example -00001). Please see the enclosed Account Summary sheet to review your account number(s).

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

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

Q: When are overdraft protection line of credit payments due?

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

Q: Where do I make my loan payments?

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

Consumer Loan Payments
Rockland Trust
P.O. Box 884016
Boston, MA 02284-4016

Commercial Loan Payments
Rockland Trust
P.O. Box 884017
Boston, MA 02284-4017

Online Payments: If you use an online bill pay provider outside of East Boston Savings Bank, please update your account with the address above. Rockland Trust's routing and transit 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.** After the merger is complete, you will receive a new packet of Rockland Trust checks. You should continue to use your East Boston Savings Bank home equity checks until you receive your new Rockland Trust 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: Please visit your local branch or contact our merger support line at 508.732.3825.

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 chat, connecting to your very own dedicated banker using your mobile device or computer, 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
- Extended hours, including Sundays²
- Free personal and business checking accounts
- Instant-issue Contactless chip-enabled debit cards
- Make purchases using Apple Pay®, Google Pay™, and Samsung Pay³
- Access to a dedicated banker through mobile or online banking

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 Lines and Loans
- Commercial Lending
- Asset-Based Loans
- Business and Consumer Credit Cards

Treasury Management

We offer a variety of services, including Remote Deposit, lockbox services, ACH, international and domestic online wires, sweep accounts, escrow services, and purchase cards.

International Services

We offer a full set of international services such as foreign currency wire transfers, foreign exchange trading and hedging, international check clearing, and international letters of credit and documentary collection. In addition, we buy and sell foreign currency bank notes for travel at all our branch locations. You can even have your foreign currency delivered right to your door.⁴

¹ Free for 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 LLC. Samsung is a registered trademark of Samsung Electronics Co., Ltd.

⁴ Fee applies.

Comprehensive Wealth Management

At Rockland Trust Investment Management Group (IMG), we provide comprehensive wealth management through a personal approach designed to fully understand where you are now, where you want to go, and what you will need to get there. We combine the extensive capabilities of a large institution with the deeply personal service of a community bank to offer more than you expect, but just what you need. Ranked one of the Largest Independent Investment Advisers in Massachusetts, IMG has more than \$5.5 billion in assets under administration, and a team with more than 85 experienced professionals across 10 investment offices located throughout Massachusetts and Rhode Island.

- Financial and Retirement Planning
- Investment Management
- Trust & Estate Services
- Tax Analysis
- Insurance Analysis
- Business Owner 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 fee⁵
- Free ATMs nationwide! Plus up to \$10 in reimbursement of other banks' ATM surcharges per statement period⁶
- Free standard-style checks or \$15 credit toward 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 customers⁷
- Interest bearing
- Convenience of writing checks
- Easy transfers to and from your Rockland Complete Checking account

⁵ The monthly maintenance fee will be assessed if the combined average daily balances in your checking, savings, money market accounts plus eligible CDs and any outstanding loan balances for home equity lines of credit and home equity loans, which include Express Mortgage products, falls below \$25,000. IRA CD balances are not included.

⁶ Rockland Complete Checking accounts will be reimbursed up to a maximum of \$10 in surcharges per statement period. The \$10 covers any 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.

⁷ 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 as disclosed in our schedule of fees.

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 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 \$1,000 will waive the \$8 monthly maintenance fee.



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

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

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

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.



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

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.

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. 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

Our Free Savings account delivers a competitive interest rate with no monthly maintenance fee, regardless of your balance. You can add to your account anytime and you always have access to your money when you need it.

Passbook Savings¹

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

Savings Makes Cent\$

An account for children entering grades 1–8 who participate in our annual Reading Makes Cent\$ initiative. These young readers can earn up to \$25 a summer by reading books and increasing not only their knowledge, but their savings as well.

65 Classic Savings

65 Classic Savings is designed for customers 65 and older to help increase their savings. An account that earns interest plus the benefits of no monthly maintenance fee or minimum balance requirement.

Youth Savings

Youth Savings is designed for customers 18 or younger to help increase their savings. An account that earns interest plus the benefits of no monthly maintenance fee or minimum balance requirement. Effective on your 19th birthday, your account will be converted to a similar product type.

¹ Not available for new accounts opened after November 12, 2021.

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.²

IntraFi® Network DepositsSM

IntraFi Network Deposits (formerly known as 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 IntraFi Network Deposits, 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 homebuyer programs
- MHP and MassHousing loans
- Construction loans
- Blanket loans
- VA 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.

² You should consult your tax advisor for additional information.

WEALTH MANAGEMENT

Comprehensive Wealth Management Solutions

At Rockland Trust Investment Management Group (IMG), we combine the extensive resources and expertise of a large institution with the deeply personal service you expect from a community bank.

Centered on Your Success

We focus on downside protection in order to grow and preserve your wealth over the long term. 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 plan

Services That Meet Your Needs

We offer comprehensive wealth management services that are custom built to meet your unique needs, including:

- Financial and Retirement Planning
- Investment Management
- Trust & Estate Services
- Government & Municipal Investing
- Tax Analysis
- Insurance Analysis
- Business Owner Services

MUTUAL FUNDS, ANNUITIES, AND OTHER INVESTMENTS ARE:

**Not Insured by FDIC or Any Other Government Agency • Not Rockland Trust Guaranteed
Not Rockland Trust Deposits or Obligations • May Lose Value**

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.

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

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

Planning for the Future with RT Investment Services



The best time to start planning toward a secure financial future is today. Whether your financial affairs are simple or complex, an RT Investment Services professional can help you develop an investment strategy tailored to your specific needs. We offer access to the following:

- Professionally managed portfolios
- Mutual funds
- Fixed, fixed indexed, and variable annuities
- Distribution options or rollover services
- 529 college savings plans and education IRAs

Insurance Options

A sound financial plan aims to protect your family and your assets. We provide assistance with:

- Life insurance
- Disability insurance
- Long term care insurance

Securities 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 Insured by FDIC or Any Other Government Agency • Not Rockland Trust Guaranteed
Not Rockland Trust Deposits or Obligations • May Lose Value**

Solutions to Help Your Business Succeed

Rockland Trust was started 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
- 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, escrow services, 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.

International Services

We offer a full set of international services such as foreign currency wire transfers, foreign exchange trading and hedging, international check clearing and international letters of credit, and documentary collection. In addition, we buy and sell foreign currency bank notes for travel at all our branch locations. You can even have your foreign currency delivered right to your door.¹

¹ Fee applies.

Merchant Services

Cash flow is a key component of the success of any business. Rockland Trust understands 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. Rockland Trust's 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, project financing, 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
- ACH Positive Pay: 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, Rockland Trust's 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 a free Business Owner High Yield Checking account for the CEO/owner.



Please Note: After the merger is complete, your account's monthly service fees will be waived for the first three months. During that time, you should evaluate our different checking and savings product options and determine whether we have a product that better fits your needs. To learn more about the products Rockland Trust offers, visit [RocklandTrust.com](https://www.RocklandTrust.com). If you prefer to switch products, please visit your local branch or contact our merger support line at 508.732.3825 after the merger is complete.

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

Business Interest Checking²

With Business Interest Checking you'll get 300 free transactions per statement period,¹ an account that earns interest, and there is no minimum balance requirement or monthly service fee.

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.³

IOLTA Checking

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.



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

² Not available for new accounts opened after November 12, 2021.

³ The earnings credit rate is calculated using the 90-day T-bill as a benchmark during the statement period.

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 Rockland Trust. 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 access while paying competitive interest rates. A minimum daily balance of \$2,500 waives the \$10 monthly service fee.



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

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 Rockland Trust Smart ATMs—no envelopes or deposit slips needed. With Smart ATMs, checks deposited² 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 is a member of the SUM[®] program. Through the SUM program, you can withdraw funds from thousands of ATMs in addition to the more than 200 Rockland Trust ATMs without paying additional surcharge fees.³ The SUM program saves you time and money, making it more convenient to access your cash.

Rockland Trust Contactless Debit Card

Your new Contactless debit card provides enhanced security when making a purchase at checkout, and you are also protected from fraudulent purchases with Mastercard Zero Liability.⁴

In addition, using the SecurLOCK™ Equip app, you can turn access to your debit card on and off instantly. And by using your Rockland Trust Debit Card and CardSwap, you can update the payment information for all your favorite subscriptions and digital services—such as Netflix, Amazon, and Hulu⁵—in one place, at the same time.

Mobile Wallet

Start paying easily and conveniently with Apple Pay[®], Google Pay[™], and Samsung Pay.⁶ Use your Rockland Trust 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.



² See your account agreement for more details.

³ Rockland Trust may charge you a fee for the use of another bank's ATM.

⁴ 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.

⁵ None of the listed companies are associated with, sponsor, or endorse this product.

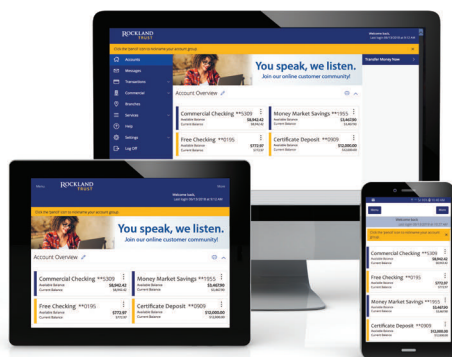
⁶ Apple, the Apple logo, and iPhone are trademarks of Apple Inc., registered in the U.S. and other countries. Google Pay is a trademark of Google LLC. Samsung is a registered trademark of Samsung Electronics Co., Ltd.

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.
- **E-Bills:** Have your eligible credit card, utility, and other bills sent directly to your Rockland Trust account to help you manage your finances better.
- **Customized Alerts:** Monitor your account(s) for fraud by setting up account alerts. Set up email, push notifications, 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.¹
- **External Transfers:** Transfer money to accounts you may have at other financial institutions.
- **CardSwap:** Update your Rockland Trust 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:** Keep 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.
- **YourBanker:** Chat with a dedicated banker using YourBanker. It's as simple as texting a friend.

To learn more about Rockland Trust's online banking services, please visit RocklandTrust.com. If you are not currently an East Boston Savings Bank Online Banking customer, you can sign up for Rockland Trust Online Banking once the merger is complete on November 15th.



¹ Not available for business customers.

Mobile Banking²

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 the mobile banking app you can:

- Access your account(s) with just your fingerprint. Customers who have an iPhone X or later 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.
- Chat with a dedicated banker using YourBanker. It's as simple as texting a friend.

Mobile banking can be accessed through text messaging (SMS) or by downloading the 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:

Weekdays: 7 a.m. to 8 p.m. Phone: 508.732.7072

Saturdays: 8 a.m. to 5 p.m.

Sundays: 10 a.m. to 3 p.m.



Please Note: If you are currently an online banking customer with East Boston Savings Bank, you will receive a separate mailing in late October with instructions on how to log on for the first time and get started with Rockland Trust Online Banking.



² 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.

ROCKLAND TRUST IN YOUR COMMUNITY

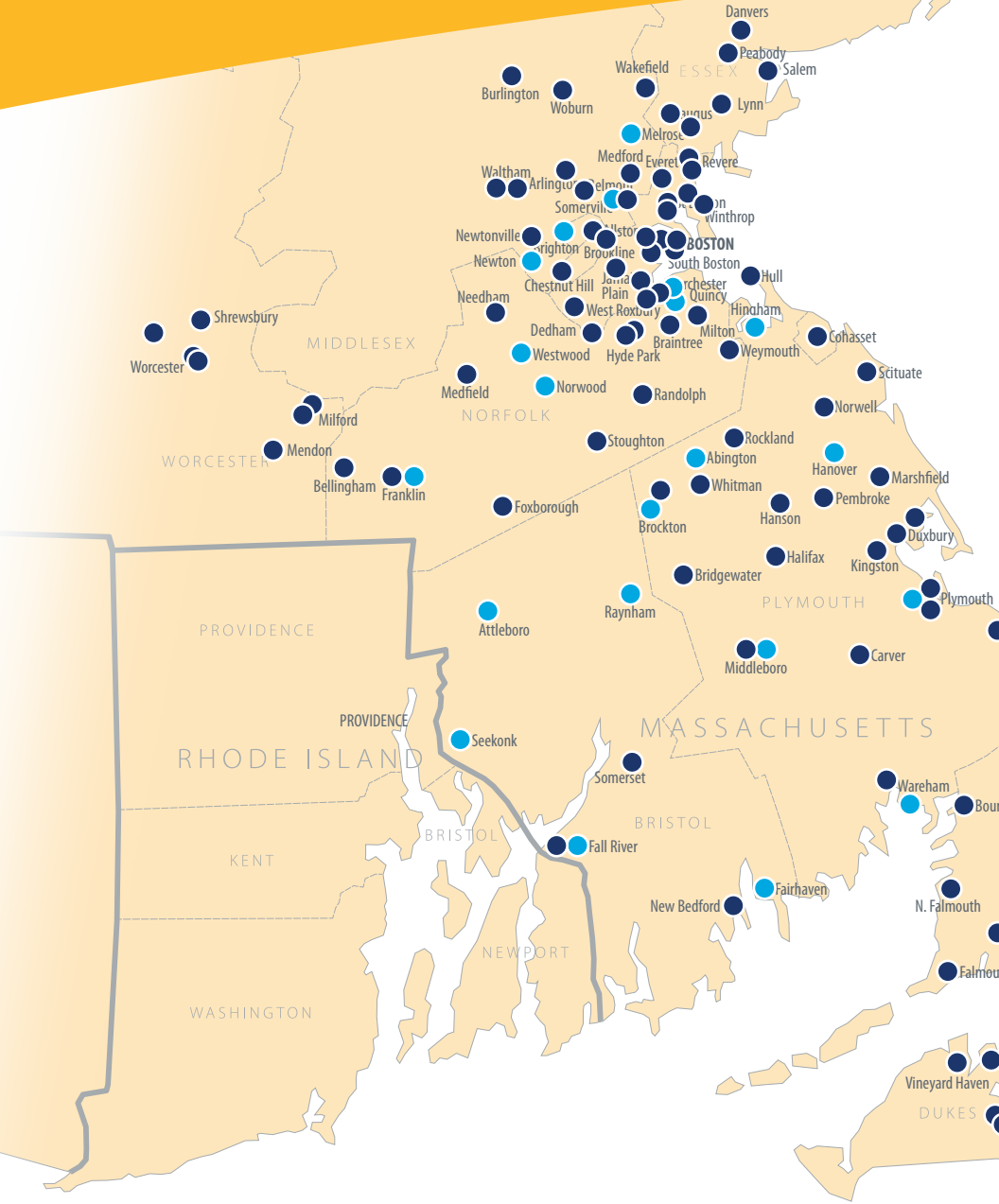
At Rockland Trust, we place a high value on giving back to our communities through volunteerism and philanthropy. ROCKCORP, our employee-based volunteer group, provides assistance to nonprofit organizations within the Rockland Trust footprint.





ROCKLAND TRUST BRANCH LOCATIONS

as of November 15, 2021



With more than 120 branches throughout Massachusetts, our banking specialists will always be close by when you need them.

● Branches with Sunday hours¹



¹ Subject to change.

Building Enduring Relationships Since 1907

Founded in 1907, Rockland Trust has been building relationships with individuals and businesses to help them work toward 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, Small Business, and Commercial Banking, and Investment Management.

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



Where Each Relationship Matters®

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