

Online and Mobile Banking User Guide

Important information you need to know
about Rockland Trust Online Banking.



On June 10, Nantucket Bank will open as a division of Rockland Trust. You will soon have access to Rockland Trust products, services, systems, and locations. In addition, for your convenience you will be able to access your accounts at either **NantucketBank.com** or **RocklandTrust.com**.

Important information

Your Nantucket Bank Online Banking will transfer to Rockland Trust Online Banking during the weekend of June 7.

Getting ready!

- Verify that the email address and phone number associated with your Nantucket Bank Online Banking account are correct. See page 4 for how to update your information.
- Make note of alerts, electronic bill information, and accounts that are linked to other financial institutions.
- It is recommended that you print or download copies of your eStatements, online banking transaction history, and bill payment history.
- Update your browser — make sure you're using the most updated version of your web browser and operating system. Visit **RocklandTrust.com/browser-test** to see whether your browser is supported.

Important dates and times

Thursday, June 6

noon Access to Nantucket Bank Bill Pay ends.

Friday, June 7

2:00 p.m. Access to Nantucket Bank Mobile Check Deposit ends.

5:00 p.m. Access to Nantucket Bank Online and Mobile Banking ends.

Monday, June 10 Access to your accounts at Rockland Trust Online Banking begins at **NantucketBank.com** or **RocklandTrust.com**, or through the Rockland Trust Mobile Banking app.

The following account information **WILL** be transferred:

- General account information and Username
- Active bill pay payee information
- Scheduled and recurring bill payments
- Bill payment history for active payees for the past six months. Please note that your bill payment history will not be available for viewing for three to five days after June 10
- Scheduled and recurring transfers among your Nantucket Bank accounts
- Limited online banking transaction history

This information **WILL NOT** transfer:

- Copies of eStatements
- Linked accounts with another financial institution
- Scheduled and recurring transfers between your account and another financial institution
- Electronic bill information, account alerts, and account nicknames
- Third-party payment services, such as *Pop Money*
- QuickBooks and Quicken online banking account links
- If you are a business customer with more than one account user, you will need to reestablish those users and assign user rights. See item 13 on page 7

Soon you'll have access to the latest innovative banking technology with features such as:

- *Fingerprint and Face ID login*
- *CardSwap — see page 7*
- *Enhanced security*



Transitioning to Rockland Trust Online Banking

Download your eStatements and online banking transaction history

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

Reestablish account alerts, electronic bills, external scheduled/recurring transfers, and account nicknames

When you log in to Rockland Trust Online Banking on or after June 10, you will need to reestablish alerts, electronic bills, scheduled and recurring transfers between your account and another financial institution, and account nicknames. Please make note of these items prior to **June 7**, so that you can easily reestablish them. For security reasons, some alerts have already been activated.

Note: Your current alerts and all scheduled or recurring transfers will process through Friday, June 7, 2019.

Reinstate eStatement delivery in Rockland Trust Online Banking

If you receive eStatements and wish to continue doing so, you can reinstate your choice within Rockland Trust Online Banking by clicking on the **Statements** tab and accepting the eStatement disclosure. Otherwise, your statements will be mailed to you.

Migrate QuickBooks and Quicken links to Rockland Trust

If your online banking account is linked to QuickBooks or Quicken, you will need to merge or relink your account. Please go to RocklandTrust.com/Welcome-Nantucket-Bank for more information.

Update your browser

Your account security is our top priority. If you are using an outdated browser, you may have issues accessing Rockland Trust Online Banking. In order to avoid a disruption, you may need to update your browser and/or operating system. If you need help determining which browser version you are using and whether it is supported, visit RocklandTrust.com/browser-test.

Passbook transactions

Nantucket Bank customers will be able to view their passbook account(s) and transaction history in online banking. However, customers will no longer be able to perform passbook transactions through online banking.

Verify your email and phone number

It is important that you verify that the email address and phone number associated with your Nantucket Bank account are correct prior to June 4. Please see page 4 for how to update your information.

Add multiple users to your business online banking

Once you've logged in to Rockland Trust Business Online Banking, if you are the account owner, you can set up additional users and assign user rights. For more information about user rights, visit NantucketBank.com or RocklandTrust.com to view our Business Online Banking User Guide.

Bill pay

If you currently use bill pay, all of your scheduled bill payments will continue to process without interruption. All payees, recurring payments, payment information, and bill payment history for active payees for the past six months will transfer to Rockland Trust Bill Pay. Bill payment history will not be available for viewing for three to five days after June 10.

Download your bill payment history

We recommend that prior to June 6 you print or download copies of your bill payment history. Going forward, you will have access to 13 months of bill pay history.

Changes to payment processing

The cutoff time to submit a bill payment is **4:00 p.m.** The cutoff for expedited¹ bill payments is **6:45 p.m.**

Are you already a Rockland Trust customer?

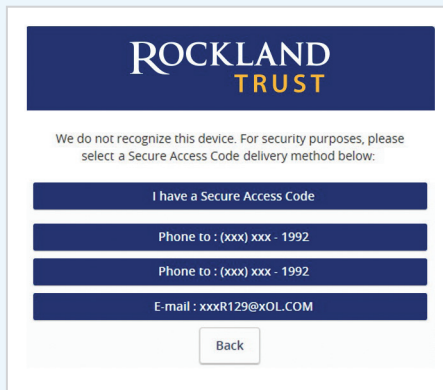
If you are an online banking customer of Nantucket Bank and Rockland Trust, your Nantucket Bank account will be rolled into your existing Rockland Trust Online Banking. You will be able to use your current Rockland Trust User ID to log in to your account. However, the following information will **not** transfer over:

- **Your bill pay payee and payment information from your Nantucket Bank account.** You will need to reestablish this information.
- **Scheduled and recurring bill payments.** You will need to reestablish this information in Rockland Trust Bill Pay.
- **Scheduled and recurring transfers.** You will need to reestablish this information in Rockland Trust Online Banking.

¹ Fees apply.

Secure Access Codes

When you log in to Rockland Trust Online Banking for the first time, you will be prompted to receive a Secure Access Code. This one-time-use code allows you to securely log in to our online banking system. The code will be sent to the email or phone number associated with your Nantucket Bank Online Banking account. It is important that you verify that your email and phone number are correct prior to June 4. Please see the instructions below for how to update your email address and phone number.



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

Note: Only the last few digits of your phone number and email address will be visible.

How to update your email and phone number

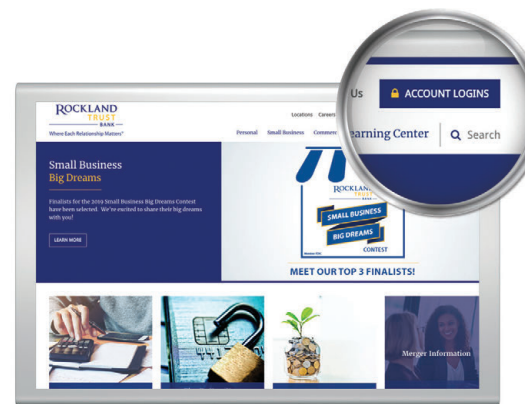
Email address

Prior to June 4, log in to Nantucket Bank Online Banking. Click on the **Profile** tab on the top right and select **Edit**. Enter your new email address in both spots and click **Save**. You may also call or visit a Nantucket Bank branch.

Phone number

Prior to June 4, log in to Nantucket Bank Online Banking. Click on the **Secure Forms** tab at the top right and select **Change of Address Form**. Enter all applicable information (including phone number) and click **Submit**. You may also call or visit a Nantucket Bank branch.

Logging in to online banking for the first time



On a computer or laptop

1. Go to **NantucketBank.com** or **RocklandTrust.com** and click on the blue **Account Logins** box in the top right corner of the screen.
2. On the next screen, click the box at the bottom of the screen that says **Attention**.
3. Submit your Nantucket Bank User ID to create your password.
4. Select the way in which you would like to receive your Secure Access Code.
5. Enter the Secure Access Code in the box and click **Submit**. The code is valid for only 15 minutes. If it expires, you can always request a new one.
6. Validate the information in the User Profile. If changes need to be made, update your information under the **Services** menu within online banking. Click **Submit Profile**.
7. Create a new password following the requirements listed on the page and click **Submit** at the bottom of the page.
8. Read the Online Banking Agreement and scroll to the bottom to accept its terms. Click the **I Accept** button to formally accept the Online Banking Agreement.
9. Upon your second login, you will be prompted with the option to register the device you're on. If you register the device, you may no longer need to obtain a Secure Access Code when logging in from the same computer.
10. If you would like to change your User ID, log in to online banking, then go to **Settings > Security Preferences > Change Login ID**.



On a tablet or smartphone

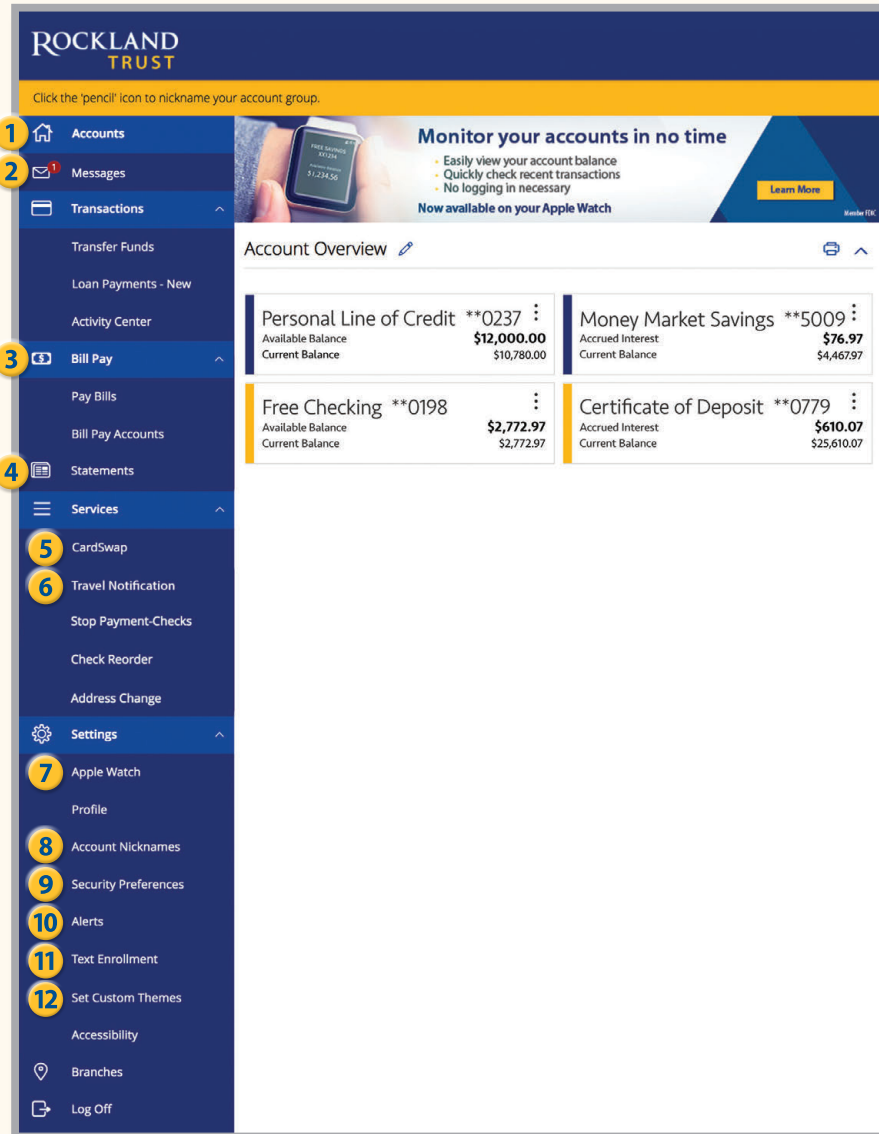
1. Visit the App Store or Google Play to download the **Rockland Trust Mobile Banking app**.
2. Open the Rockland Trust Mobile Banking app and click on **I am a new user**.
3. Follow steps 3 through 10 above.



To learn more about the features and benefits of Rockland Trust Online and Mobile Banking, visit NantucketBank.com or RocklandTrust.com.

Online banking overview

Menu for personal accounts

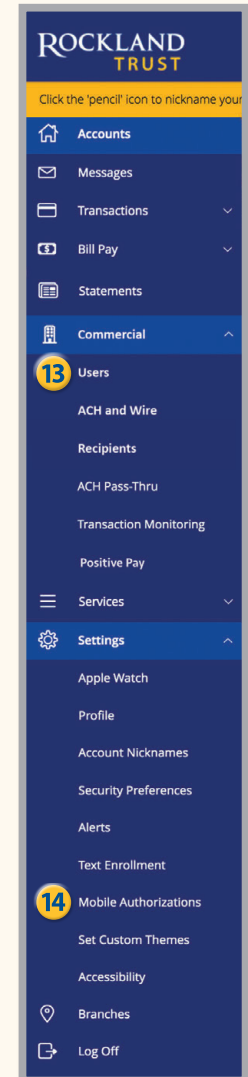



Menu for business accounts

- Accounts** Provides a quick view of all your accounts and balances. Click on the account tile for account details
- Messages** Send and receive secure messages
- Bill Pay** Click **Bill Pay** to begin paying your bills online
- Statements** Enroll in and view eStatements
- CardSwap** Update your Nantucket Bank Debit Card payment information for your favorite subscriptions and digital services in one place with one click
- Travel Notification** Notify us beforehand if you are travelling out of state or outside the U.S.
- Apple Watch** Enable access to check your account balances and recent transactions on your Apple Watch
- Account Nicknames** Create names for your accounts and change the order in which they appear
- Security Preferences** Manage your passwords, User ID, and Secure Access Code delivery options
- Alerts** Set up email or text alerts for date reminders, balance notifications, transaction alerts, and more
- Text Enrollment** Opt in or out of text banking
- Set Custom Themes** Choose a theme to customize the look of your online banking pages

Additional features for business users

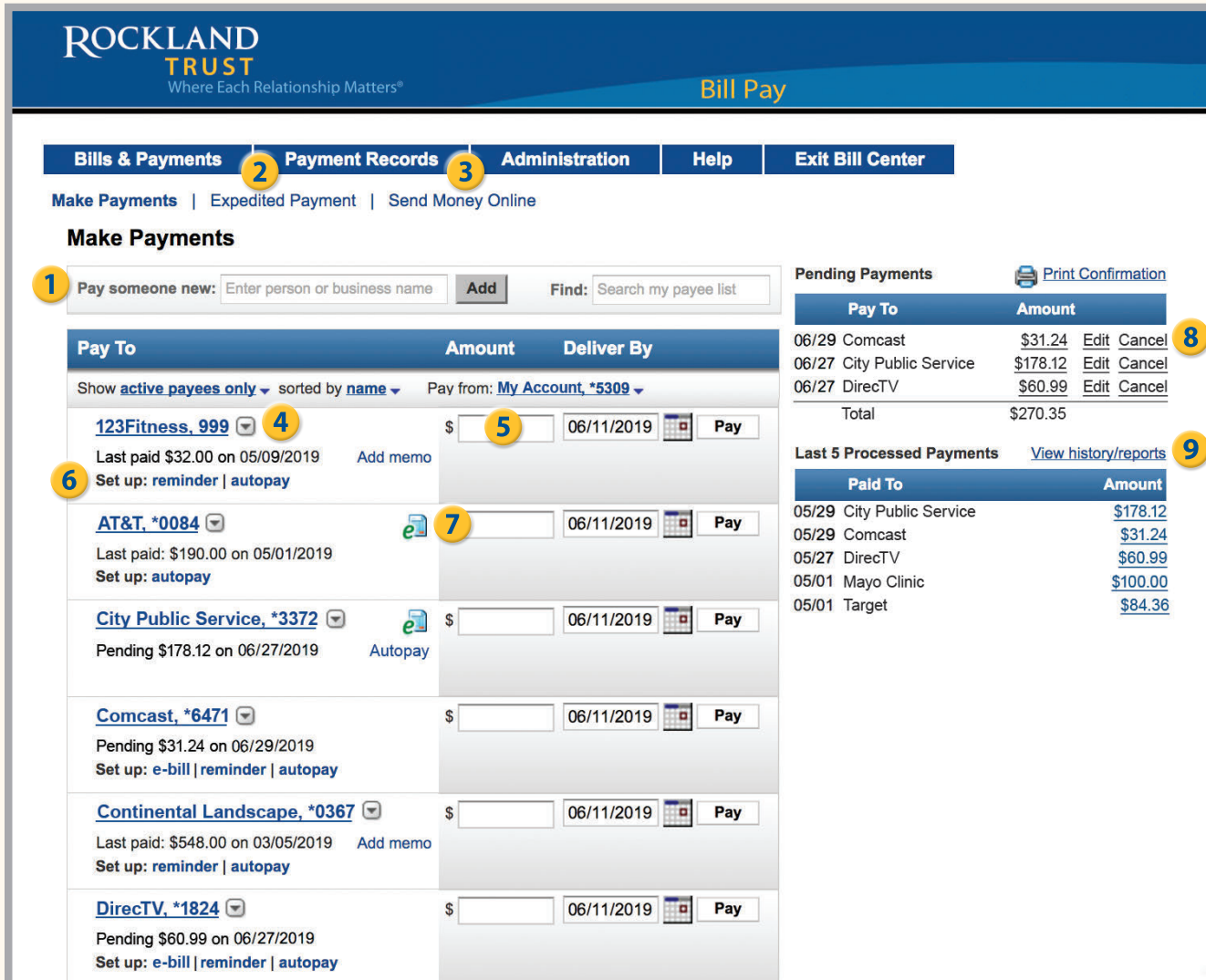
- Users** Add a user, establish or modify user access to accounts, and set up transaction limits
- Mobile Authorizations** Enroll to be able to approve transactions using your mobile device



 The cutoff time to submit a bill payment is **4:00 p.m.** The cutoff for expedited¹ bill payments is **6:45 p.m.**

Bill pay overview

Bill pay menu



ROCKLAND TRUST
Where Each Relationship Matters®










Bill Pay


Bills & Payments | **Payment Records** | **Administration** | **Help** | **Exit Bill Center**

Make Payments | Expedited Payment | Send Money Online

Make Payments

1 **Pay someone new:** Enter person or business name **Add** Find: Search my payee list

Pay To	Amount	Deliver By
123Fitness, 999  4	\$ <input type="text"/> 5	06/11/2019  Pay
Last paid: \$32.00 on 05/09/2019 Add memo		
6 Set up: reminder autopay		
AT&T, *0084  7		06/11/2019  Pay
Last paid: \$190.00 on 05/01/2019		
Set up: autopay		
City Public Service, *3372 	\$ <input type="text"/>	06/11/2019  Pay
Pending \$178.12 on 06/27/2019 Autopay		
Comcast, *6471	\$ <input type="text"/>	06/11/2019  Pay
Pending \$31.24 on 06/29/2019		
Set up: e-bill reminder autopay		
Continental Landscape, *0367	\$ <input type="text"/>	06/11/2019  Pay
Last paid: \$548.00 on 03/05/2019 Add memo		
Set up: reminder autopay		
DirecTV, *1824	\$ <input type="text"/>	06/11/2019  Pay
Pending \$60.99 on 06/27/2019		
Set up: e-bill reminder autopay		

Pending Payments  [Print Confirmation](#)

Pay To	Amount
06/29 Comcast	\$31.24 Edit Cancel 8
06/27 City Public Service	\$178.12 Edit Cancel
06/27 DirecTV	\$60.99 Edit Cancel
Total	\$270.35

Last 5 Processed Payments [View history/reports](#) 9

Paid To	Amount
05/29 City Public Service	\$178.12
05/29 Comcast	\$31.24
05/27 DirecTV	\$60.99
05/01 Mayo Clinic	\$100.00
05/01 Target	\$84.36

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

- 1 **Pay Someone New** Set up a new payee
- 2 **Expedited Payment** Pay someone quickly¹
- 3 **Send Money Online** Send money to anyone with an email address or mobile phone number (the receiver must have a PayPal account)
- 4 **Payees** Select the drop-down menu to view payee information
- 5 **Payment Box** Enter payment amount
- 6 **Set Up** Create a bill pay reminder or automatic payment
- 7 **eBill Icon** You can receive electronic copies of bills from eligible companies. Once an eBill is set up, the payee can automatically send an electronic version of your bill to your online banking and the eBill icon appears here
- 8 **Pending Payments** Edit or cancel scheduled payments
- 9 **Processed Payments** View payment history and reports. You may also view these under **Payment Records** at the top of the page

¹ Fees apply.



Nantucket Bank
A division of Rockland Trust



We're here to help

Relationships are important to us, and we want to assure you that we are committed to making your transition to our online banking as easy as possible.

For more information, go to

RocklandTrust.com/Welcome-Nantucket-Bank
and view our online banking demo and user guides,
or call our merger support line at **508.732.3825**.

Associates are available:

Weekdays 7:00 a.m. to 8:00 p.m.
Saturday 8:00 a.m. to 5:00 p.m.
Sunday 11:00 a.m. to 3:00 p.m.