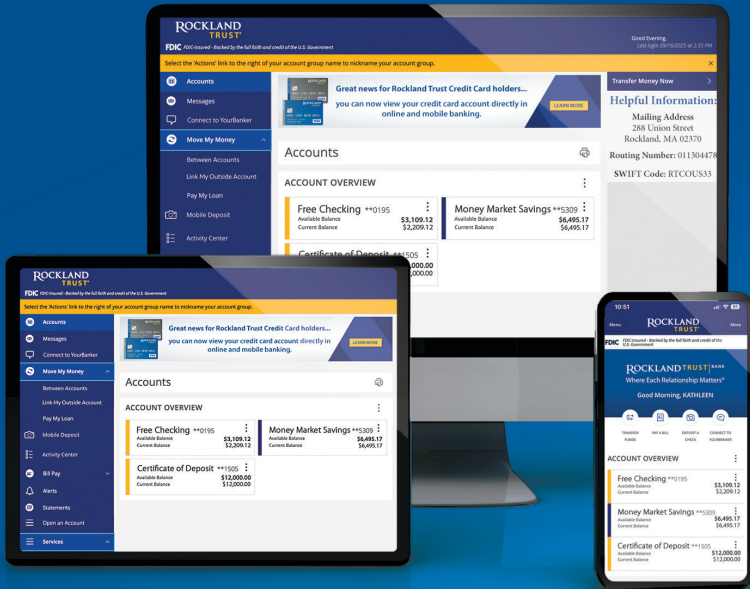


Transitioning to Online and Mobile Banking

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



Welcome Enterprise Bank customers

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

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

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

Important dates and times

Thursday, October 9

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

Friday, October 10

2:00 a.m. Access to Zelle® ends

7:00 a.m. Access to initiate an Enterprise Bank external transfer ends

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

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

Tuesday, October 14

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

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

- Access account insights and budgeting tools
- Send and receive money with Zelle®¹
- Set alerts to stay on top of your accounts
- Access up to three years of eStatements
- Schedule an appointment online
- Access a dedicated banker through YourBanker
- Review transactions, view check deposits, transfer money between accounts, pay bills, and much more

¹ To send or receive money with Zelle®, both parties must have an eligible checking or savings account. Transactions between enrolled users typically occur in minutes. Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC and are used herein under license.





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

Get ready! Transition checklist

What you need to do	By when?	Details	Done?
Verify your Enterprise Bank Online Banking Username/User ID. (Very important)	Prior to October 10	If you do not know your Enterprise Bank Online Banking Username/User ID, please contact Enterprise Bank by calling 877.671.2265 or by visiting a local Enterprise Bank branch.	<input type="checkbox"/>
Verify your email address and phone number in your Enterprise Bank Online Banking. (Very important)	Prior to October 10	To update your phone number or email address, call Enterprise Bank at 877.671.2265 or visit your local branch. You can also update your email address through Enterprise Bank Online Banking.	<input type="checkbox"/>
Keep a record of alerts, bill pay payee information, eBills, and future-dated and recurring transfers between your Enterprise Bank accounts (internal transfers) and accounts linked to other financial institutions (external transfers).	Prior to October 10	<p>You will need to reestablish alerts, eBills and all future-dated and recurring transfers. For security reasons, some alerts have already been activated.</p> <p>Your bill pay payee information will transfer, but you should make note of your payee account details, such as payment address and account number.</p>	<input type="checkbox"/>
Print or download copies of your Enterprise Bank eStatements and online banking transaction history for your records.	Prior to October 10	Three years of eStatements ¹ and a limited amount of online banking transaction history will be transferred.	<input type="checkbox"/>
Update your web browser. (If needed)	Prior to October 14	For an optimal experience, we recommend using the latest version of Google Chrome, Mozilla Firefox, Microsoft Edge, or Apple Safari.	<input type="checkbox"/>
Reinstate eStatement delivery in Rockland Trust Online or Mobile Banking.	On or after October 14	If you wish to receive eStatements, reinstate your choice within Rockland Trust Online or Mobile Banking by clicking on the Statements tab and accepting the eStatement disclosure. Otherwise, your statements will be mailed to you. If you enroll in eStatements for your loan, you will still receive a paper statement as well.	<input type="checkbox"/>
Migrate QuickBooks® and Quicken® links to Rockland Trust.	On or after October 14	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 for more information.	<input type="checkbox"/>
Reestablish account features in Rockland Trust Online and Mobile Banking.	On or after October 14	Reestablish all future-dated and recurring transfers, alerts, and eBills.	<input type="checkbox"/>
Check bill pay payees for accuracy.	On or after October 14	Review your payee account details, such as payment address and account number, have transferred correctly before you initiate a payment.	<input type="checkbox"/>

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

What will be transferred

Online and mobile banking items that WILL transfer

- **General account information**
- **Account nicknames**
- **A limited amount of online banking transaction history**
- **Three years of eStatements¹**
- **Linked accounts with another financial institution**
- **Username**—in most cases, your Username will not change. If it has changed, it will be noted in the enclosed letter.
- **Active bill pay payee information and bill payment history.** Make sure your payee account details—such as payment address and account number—have transferred correctly before you initiate a payment.
- **Scheduled bill payments**

NOTE: If you are an existing Rockland Trust customer, please refer to the bottom of page 5 for more details regarding your online and mobile banking account.

What will not be transferred

Online and mobile banking items that WILL NOT transfer

- **Enterprise Bank check images** within your online and mobile banking transaction history
- **Future-dated and recurring internal and external transfers (including Zelle®²)**
- **Your current alerts**
- **QuickBooks and Quicken** online banking account links
- **eBills**

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

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

² Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

What you need to know about online banking services

Bill pay

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

Bill pay payment processing

We want to make sure you understand how our bill payments process works. Funds are withdrawn from your account on the effective date of an electronic payment or when the payee cashes the check. The online bill payment limit is \$9,999 per transaction and \$20,000 daily. The cutoff time to submit a bill payment is **4:30 p.m.**

Zelle® users

Zelle® users will need to reenroll through the Rockland Trust Mobile Banking app, as access to Zelle® will no longer be available through desktop computers. Additionally, recurring and future-dated Zelle® transfers will no longer be supported. Please note that any current Zelle® transfers that have already been scheduled will continue to process through **October 9**.

Account transfers

If you have any scheduled and recurring internal and external transfers, they will process without interruption through **Friday, October 10**. The cutoff time to submit an external transfer is **4:30 p.m.**

Important information for existing Rockland Trust customers

If you are an online or mobile banking customer of Enterprise Bank and Rockland Trust, your Enterprise Bank Online and Mobile Banking account will be merged into your existing Rockland Trust Online and Mobile 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 Enterprise Bank account.** You will need to reestablish this information.
- **Scheduled bill payments.** You will need to reestablish this information in Rockland Trust Bill Pay.
- **Future-dated and recurring transfers.** You will need to reestablish this information in Rockland Trust Online Banking.
- **Linked accounts with another financial institution.** You will need to reestablish this information.

Logging in to online banking for the first time

Secure Access Codes

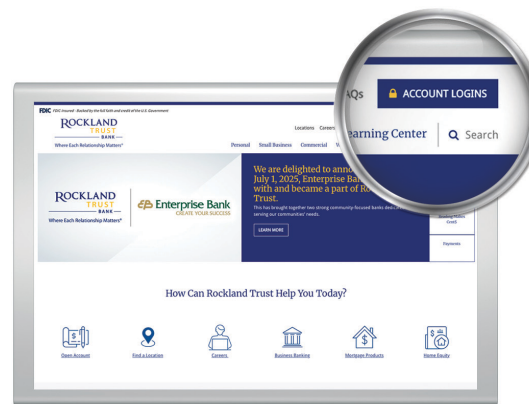
Starting on **October 14**, when you log in to Rockland Trust Online and Mobile Banking for the first time, you will be prompted to select a method of delivery for a Secure Access Code. This one-time-use code allows you to log in to our online banking system securely.

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

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

The screenshot shows a login screen with the Rockland Trust logo at the top. Below the logo, it says "We do not recognize this device. For security purposes, please select a Secure Access Code delivery method below:". There are four input fields with labels: "Push: iPhone", "Text: (XXX) XXX-1992", "Phone to: (XXX) XXX-1992", and "E-mail: xxxxxxxxnen@xxail.com". Each field has a corresponding input line below it.

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



On a computer or laptop

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



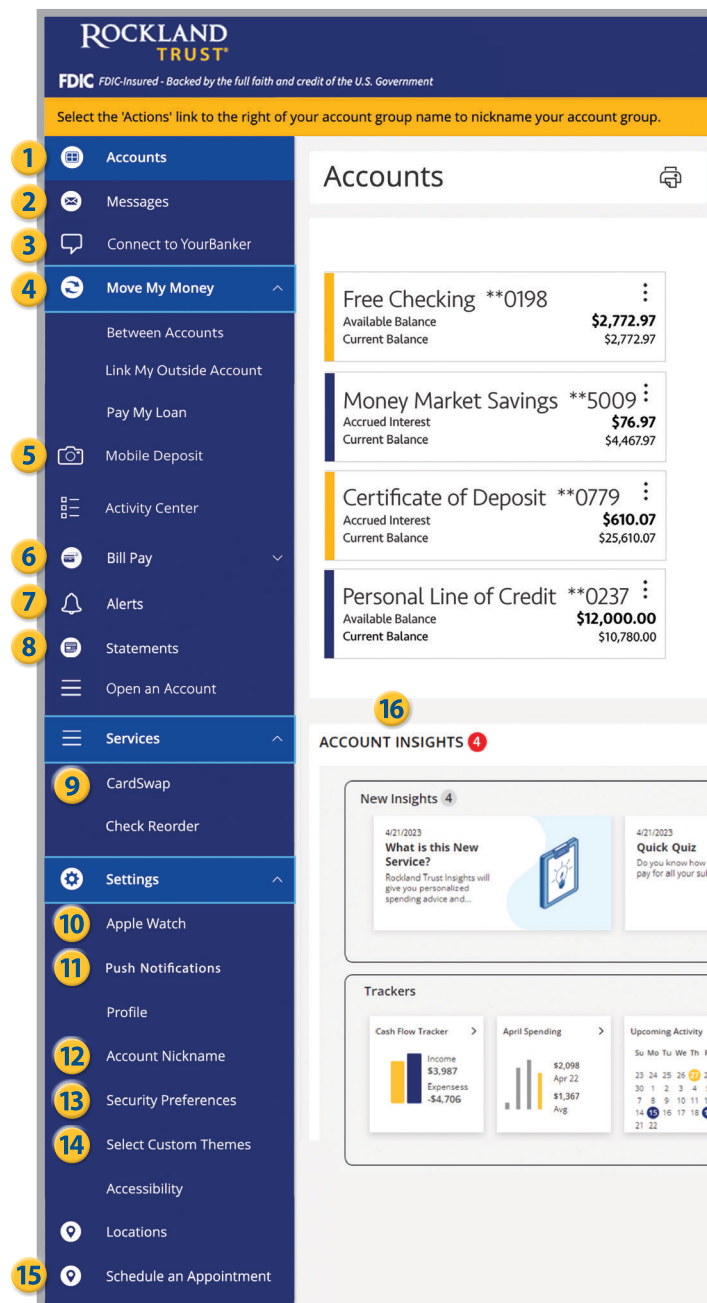
On a tablet or smartphone

1. Visit the App StoreSM 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.

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

Online and mobile banking menu overview

- 1 **Accounts** Provides a quick view of all your accounts and balances; click on the account tile for account details
- 2 **Messages** Send and receive secure messages
- 3 **Connect to YourBanker®** Connect with your very own dedicated banker on your mobile device or computer
- 4 **Move My Money** Transfer funds between accounts or set up a transfer to your external bank account
- 5 **Mobile Deposit** Available for mobile devices through the Rockland Trust Mobile Banking app
- 6 **Bill Pay** Start paying your bills online
- 7 **Alerts** Set up email or text alerts for date reminders, balance notifications, transaction alerts, and more
- 8 **Statements** Enroll in and view eStatements
- 9 **CardSwap** Update your Rockland Trust Debit Card payment information for your favorite subscriptions and digital services in one place with one click
- 10 **Apple Watch** Enable access to your account balances and recent transactions on your Apple Watch
- 11 **Push Notifications** When enrolled, your device can be opted in to certain alerts via push notification and act as an authorized login device
- 12 **Account Nickname** Create names for your accounts and change the order in which they appear on the screen
- 13 **Security Preferences** Manage your passwords, User ID, push notifications, and Secure Access Code delivery options
- 14 **Select Custom Themes** Choose a theme to customize the look of your online banking pages
- 15 **Schedule an Appointment** Make an appointment with a banker
- 16 **Account Insights** Browse personalized insights for your checking and savings account activities and set up trackers to easily create customized budgets



Not all menu options are shown in the image above.



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

Bill pay menu overview

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

The screenshot shows the Rockland Trust Bill Pay web interface. At the top, there's a header with the Rockland Trust logo and contact information. Below this, a navigation bar includes a 'Pay someone new' button (1), a 'View: All' dropdown, and a 'Find a biller' search bar. The main content area is divided into two sections: 'Pay To' and 'Activity'. The 'Pay To' section lists payees like 'Car Insurance', 'Condo Insurance', and 'National Grid' (1025). Each payee entry has a 'Coming Due' date, a 'Last Scheduled' date, and a '\$ Amount' field (4). A dropdown arrow next to 'National Grid' (3) opens a menu with options: 'Set up auto-pay' (5), 'Add reminder' (6), 'View payment history', 'Setup ebill' (7), 'Modify', 'Delete', and 'Hide'. The 'Activity' section shows a list of payments with columns for 'Deliver By', 'Paid To', and '\$ Amount' (9). A 'More' button (8) is located at the top right of the 'Activity' section. At the bottom, there are 'Clear' and 'Confirm all payments' buttons.

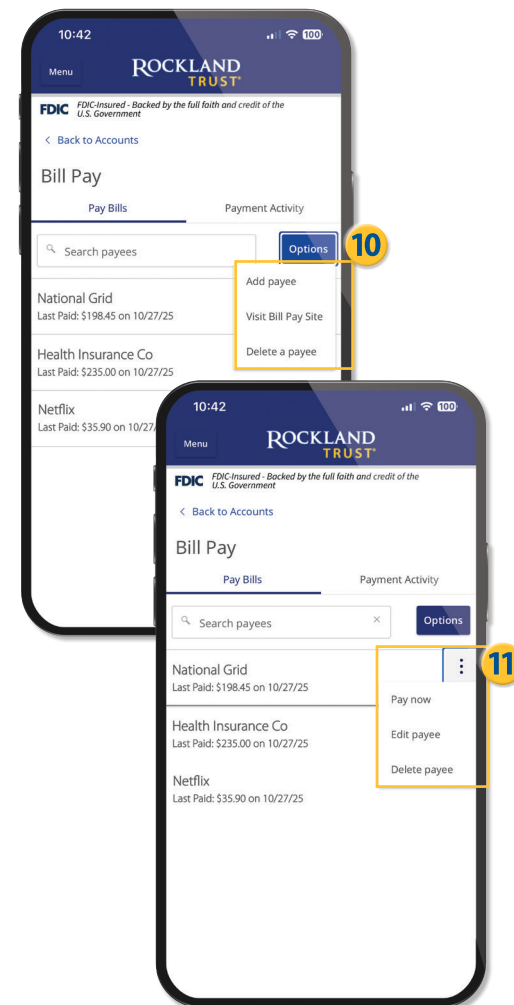
Not all menu options are shown in the images above.

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

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

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

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



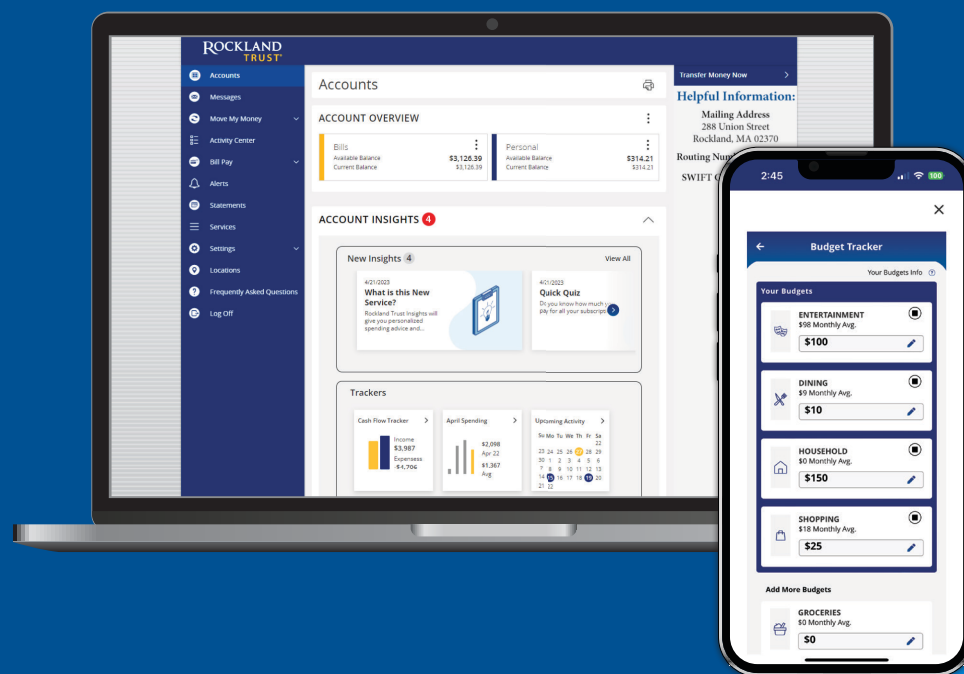
Personalized Account Insights

Now as a Rockland Trust customer you will have access to **Account Insights**. Allowing you to browse personalized insights for your checking and savings account activities and set up trackers to easily create customized budgets.

Account Insights provides:

- **Peace of Mind about Everyday Spending**– Account Insights is a free service that helps you stay one step ahead with automatic insights on your spending patterns, payments coming due, upcoming subscription renewals, and unusual transaction activity.
- **Proactive Financial Guidance**– Account Insights monitors your accounts, predicts how much money you'll have, and suggests actions you can take.
- **Interactive Budgeting Tools**– Looking to spend less in a certain category, like dining out or travel expenses? Account Insights makes it easy to set those budgets and encourages you to stay on track with spending.

Account Insights



Get started today!

Account Insights is available within Rockland Trust Mobile and Online Banking. To learn more visit: RocklandTrust.com/Insights

Scan the QR code for
more information:





Where Each Relationship Matters®

We're here to help

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

For more information

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

Associates are available:

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

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

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



Scan the QR code for more information.