

Welcome to Rockland Trust

IMPORTANT INFORMATION ABOUT:

- The transition of Enterprise Bank to Rockland Trust
- Your account(s)
- Expanded products and services which may be available to you

ROCKLAND
TRUST

BANK

Where Each Relationship Matters®

*Serving Local Communities
Since 1907*



A helpful guide for Enterprise Bank customers

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Welcome to Rockland Trust



We look forward to building a relationship with you

Over the weekend of October 11, your accounts will transition to Rockland Trust. Like Enterprise Bank, Rockland Trust shares the belief that banking isn't just about transactions; it's about making a meaningful difference in the communities we serve and in the lives of local families and businesses. 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.

Our employees are our greatest asset, and through their dedication to serving customers like you, Rockland Trust has been continually recognized by third parties. We have been:

- Recognized by *The Boston Globe* for the 16th consecutive year as one of the **Top Places to Work**.
- Rockland Trust was recently named the **#1 Bank in Massachusetts** according to *Forbes 2025 World's Best Banks* list.

The information in this brochure is designed to provide you with an overview of the products and services you will have access to.

Once again, welcome! We look forward to building a relationship with you. If you have any questions, please call us at **508.732.3825**.

Sincerely,

Jeff Tengel
President and Chief Executive Officer
Rockland Trust

General Questions

Q: When can I start using Rockland Trust branches?

A: Starting on **Tuesday, October 14**, you can begin using any Rockland Trust branch location.

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

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

Q: Will my branch remain open?

A: All Enterprise Bank branches will remain open, and we are happy to share that all the staff you know and trust are expected to remain with the Bank.

Q: Will I receive a new debit card?

A: Yes. If you have used your Enterprise Bank Debit Card in the past 12 months, in **late September or early October**, you will receive a new 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 are also an existing Rockland Trust Debit cardholder, you will receive a new card to access your converting Enterprise Bank account(s). After the transition is complete, you can contact us and link your account(s) to one card.

Q: Will Rockland Trust continue to deduct any automatic payments from my debit card?

A: No. Starting on **October 14**, following the activation of your Rockland Trust Debit Card, you will need to update any automatic/recurring debit card payments (such as any health club memberships, Netflix®, or Hulu® accounts) to your new card number to avoid interruption with your services.

Q: Will my debit card limit change?

A: Yes. All Enterprise Bank Debit Cards will adopt Rockland Trust's limits. Please refer to the enclosed *Deposit Account Agreement*.

Q: When can I activate my new debit card?

A: You can activate and begin using your new Rockland Trust Debit Card starting on **October 14**.

Q: What will happen to my Enterprise Debit Card Rewards Program?

A: The Enterprise Debit Card Rewards program was discontinued effective **July 31**. All reward points must be redeemed by **September 30**. Any points not redeemed by that date will be forfeited. Please note that accumulated points have no cash value.

Q: Will I still have access to my Mobile Wallet?

A: Yes. However, you will need to remove the Enterprise Bank Debit Card and add your new Rockland Trust Debit Card to continue using Mobile Wallet services.

Q: When will I receive more information on the transition of my online and mobile banking account?

A: If you are currently an online and mobile banking customer, you will receive a separate communication from us in **late September or early October** with instructions on how to get started with Rockland Trust Online and Mobile Banking.

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

A: Starting on **October 14**, a limited portion of your transaction history will be available through online and mobile banking; however, check images will not be accessible within your transaction history. You will also be able to view up to three years¹ of eStatements through Rockland Trust Online and Mobile Banking. To ensure you have complete records, we recommend printing or downloading your eStatements and transaction history **before October 10**.

Q: Going forward, how much transaction history will be available in Rockland Trust Online and Mobile Banking?

A: Going forward, you will have access to 13 months of transaction history in online and mobile banking and three years¹ of eStatements.

Q: Do I need to re-enroll in Zelle®?

A: Yes. Once you re-enroll, personal customers can send and receive money electronically using Zelle® through mobile banking.²

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

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

Q: Will I still have access to my Safe Deposit Box?

A: Yes. There will be no changes to your safe deposit box service. Additionally, as a courtesy, starting with your billing cycle on or after **October 11**, you will receive a 35% discount on your safe deposit box rental for the first year with Rockland Trust.



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 Enterprise 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 and a safe place for deposits. Similar to Enterprise Bank, all Rockland Trust deposits are insured by the Federal Deposit Insurance Corporation (FDIC) up to \$250,000. More information about this coverage, the process of determining maximum coverage, and your deposit insurance coverage on any accounts you currently have with both Rockland Trust and Enterprise Bank may be obtained from branch staff or www.FDIC.gov.

Q: Can I continue to use my current Enterprise Bank checks?

A: Yes. You can continue to use your existing checks unless we have notified you that your account number is changing. If you would prefer to order new Rockland Trust checks, you can order them online at **RocklandTrust.com** starting on **October 14**. You may also place a check order at your nearest branch.

Q: When will funds from my deposits be available?

A: Under our Funds Availability Policy, your check 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 delay your ability to withdraw funds for longer periods, in certain cases. Please refer to the enclosed *Deposit Account Agreement* to view our *Funds Availability Policy*.

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

A: **Your automatic payments and direct deposit of payroll, Social Security, pension, or government payments from/to your checking or savings account will automatically continue without interruption.** 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**). 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: Can I make deposits at another bank's ATM?

A: No. As a Rockland Trust customer, deposits can only be made at Rockland Trust ATMs.

Q: Will there be any changes to my checking or savings statement(s)?

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

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 and Mobile Banking system starting on October 14.

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

A: A final Enterprise Bank account statement for all checking and savings accounts will be mailed to you with up-to-date information as of **October 10**. If you receive electronic statements, you will receive your final statement via mail.

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 make any changes, your CD will automatically renew for the term indicated on your CD pre-renewal notice.

Q: Will I receive a statement for my CD account?

A: You will not receive a separate statement for your CD account. However, for your convenience, you can link your CD to your checking or savings account, and your CD balance will appear on the same statement. Additionally, you can view your CD balance anytime through online and mobile banking.

Q: Will the terms of my personal IRA account change?

A: Yes. Please refer to the enclosed *Change In Terms* document for more information regarding IRA accounts.



For more information about the transition, visit our dedicated support webpage at **RocklandTrust.com/Welcome** or call our Customer Information Center at **508.732.3825**. Associates 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.

Q: What is Rockland Trust's Discretionary Overdraft Privilege Service?

A: After the transition to Rockland Trust is complete, you will have access to Rockland Trust's Discretionary Overdraft Privilege Service. Your account is eligible for Discretionary Overdraft Privilege if you maintain your deposit account in good standing and meet the eligibility criteria disclosed in the enclosed *Discretionary Overdraft Privilege Policy*. 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 that exceed the available balance in your deposit account, subject to the limits of your Discretionary Overdraft Privilege. As of **October 11, 2025**, your Overdraft Privilege limit will be \$150 if your existing account has been open for less than 30 days. If your account has been open for 30 days or longer, your limit will be \$750. Rockland Trust, in its sole and absolute discretion, can cease paying overdrafts at any time without prior notice of reason or cause. 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 under our OKroPAY service. For our business customers, Discretionary Overdraft Privilege automatically includes all transaction types. Discretionary Overdraft Privilege Service is not available for Commercial Checking accounts. Please refer to the enclosed *Discretionary Overdraft Privilege Policy* for details on our Discretionary Overdraft Privilege Service.

Loan Account Questions

Q: Will Rockland Trust report information about your account (deposit and lending) to credit bureaus?

A: Yes. Rockland Trust will report information about your account to credit bureaus, including negative information such as any late payments, missed payments, or other defaults on your account that will be reflected in your credit report.

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

A: Any changes will be communicated to you in accordance with our loan agreement and applicable regulations.

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

A: In most cases your account number(s) will not be changing. Please see the enclosed *Account Summary* sheet to review your account number(s).

Q: Will there be any changes to how I receive my loan statements?

A: If you currently have combined loan statements, you will begin receiving separate statements for each of your loans. We understand that this may be an inconvenience, and our team is actively working on solutions to improve the statement experience. If you received eStatements for your loan account(s), you will need to reinstate them by accepting the eStatement disclosure in the Rockland Trust Online and Mobile Banking system.

Please note, if you enroll in eStatements for your loan, you will still receive a paper statement as well. A final Enterprise Bank account statement for all loan accounts will be mailed to you with up-to-date information as of **October 10**.

Q: Will I still have access to my Cash Reserve (Overdraft Protection)?

A: Yes. Your Cash Reserve account will become a Rockland Trust Overdraft Protection Line of Credit, covering overdrafts up to your approved limit.

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 or mobile banking, at any Rockland Trust branch, or by mailing your payment to:

Consumer Loan Payments	Commercial Loan Payments
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Rockland Trust	Rockland Trust
P.O. Box 884016	P.O. Box 884017
Boston, MA 02284-4016	Boston, MA 02284-4017

Online Payments: If you use an online bill pay provider outside of Enterprise 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 arrangements 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 during the draw period. Draw amounts will be for the exact amount of the advance.** If you have Home Equity checks, you can continue to use your existing Enterprise Bank Home Equity checks.

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 2349
Coppell, TX 75019

Q: I have a loan secured by a deposit account. Will I experience any changes?

A: Yes. For your loan that is secured by a deposit account, the deposit account will remain pledged for the life of the loan. This means that the hold on the account as of **October 10** will not decrease as you make payments on the loan. Once the loan is paid in full, the hold will be released.

Wealth Questions

Q: When will my Enterprise Wealth Management or Enterprise Wealth Services account(s) transition to Rockland Trust?

A: If you are an Enterprise Wealth Management customer, you will receive a separate welcome communication from the Rockland Trust Investment Management Group on what to expect about your account transition to Rockland Trust.

If you are an Enterprise Wealth Services customer, you will receive a separate communication about your account transition. If you have any questions, please contact your Relationship Manager.



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
- Rockland Trust will not charge you a fee to use another bank's ATM. Plus up to \$10 in reimbursement of fees charged by another ATM's operator²
- 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 customers³
- Interest bearing
- Convenience of writing checks
- Easy transfers to and from your Rockland Complete Checking account



For more information about the transition, visit our dedicated support webpage at **RocklandTrust.com/Welcome** or call our Customer Information Center at **508.732.3825**. Associates 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.

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 personal accounts: 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 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.
3. Requires a Rockland Complete Market Checking account. 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 Rates and Fees Schedule for Personal Accounts.

Personal 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.



Please Note: After the transition to Rockland Trust is complete, your account's Monthly Maintenance Fee 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 support line at **508.732.3825** starting on **October 14**.

FEATURES	Free Checking	Free Student Checking ¹	Advantage Checking	Rockland Complete Checking
Interest Bearing	No	No	Yes <i>(For current rates, visit RocklandTrust.com or call 508.732.3825)</i>	Yes
Monthly Maintenance Fees	No minimum balance requirement or monthly maintenance fee.	No minimum balance requirement or monthly maintenance fee.	\$10 monthly maintenance fee waived with \$2,000 minimum daily balance.	\$25 monthly maintenance fee waived for the first three months; thereafter, a combined \$25,000 balance is required. ²
Debit Card	Yes	Yes	Yes	Yes – Gold
Access to Online Banking & Mobile App	Yes	Yes	Yes	Yes
Non-Rockland Trust ATM Access	<ul style="list-style-type: none"> • Withdrawal: \$2.00 • Transfers: \$1.75 • Balance Inquiries: \$1.75 • ATM owner may assess a surcharge for the use of their ATM, if not in the SUM[®] Network. 	<ul style="list-style-type: none"> • No fee from Rockland Trust. • One rebate of other bank's ATM surcharge per statement period.³ • ATM owner may assess a surcharge for the use of their ATM, if not in the SUM[®] Network. 	<ul style="list-style-type: none"> • No fee from Rockland Trust. • ATM owner may assess a surcharge for the use of their ATM, if not in the SUM[®] Network. 	<ul style="list-style-type: none"> • No fee from Rockland Trust. • \$10 in surcharge rebates⁴ per statement period. • ATM owner may assess a surcharge for the use of their ATM, if not in the SUM[®] Network.

1. 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.

2. We will waive the monthly maintenance fee if you keep at least a combined \$25,000 average daily balance in any of the following personal accounts: 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).

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. 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.

Personal Money Market and Savings Accounts

Savings accounts designed to help you reach your goals.

A solid savings account with Rockland Trust is an important part of your finances. With our saving products, your money will grow at our competitive rates. As a community bank, we're focused on helping you reach your financial goals.

FEATURES	Free Savings	Money Market Savings	Rockland Complete Money Market Savings	Certificate of Deposits (CDs)
Interest Bearing	Yes	Yes	Yes	Yes
	<i>(For current rates, visit RocklandTrust.com or call 508.732.3825)</i>			
Monthly Maintenance Fees	No minimum balance requirement or monthly maintenance fee.	\$8 monthly maintenance fee waived if you maintain a \$2,500 daily balance.	None ¹	None
Debit Card	Yes ATM access only	Yes	Yes	No
Access to Online Banking & Mobile App	Yes	Yes	Yes	Yes



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*.

1. Requires a Rockland Complete Checking account. Should you close your Rockland Complete Checking account, we will change your Rockland Trust Complete Money Market account to a standard Money Market account, subject to the rates and fees associated with that account as disclosed in our Rates and Fees Schedule for Personal Accounts.

2. You should consult your tax advisor for additional information.

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. 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

Certificate of Deposit Account Registry Service (CDARS)

CDARS and ICS are the easiest, most convenient ways for individuals, businesses, and public entities to enjoy full-FDIC insurance on deposits larger than \$250,000. As a member of the IntraFi® Network, Rockland Trust can provide you with easy access to multimillion-dollar FDIC protection on your deposits.

Mortgage Options

Rockland Trust is one of the leading mortgage lenders and offers 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.



IntraFi® Network is owned by IntraFi Network LLC.



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.

Please Note: If you are currently a Wealth Management customer with Enterprise Bank, you will receive a separate mailing later in the year which will explain the transition of those accounts to Rockland Trust. If you have questions now, speak with your Enterprise Bank Wealth Manager.

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 another 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 and Estate Services
- Government and Municipal Investing
- Tax Analysis
- Insurance Analysis
- Business Owner Services
- Insurance Services

Premier Banking¹

IMG clients² 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

¹ Deposit products are FDIC insured.

² Eligible IMG clients are those with a Rockland Trust investment account and \$1 Million or more in investable assets and will maintain this balance for at least 12 months.



Planning for the Future With RT Investment Services

The best time to start planning for 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
- Fixed, fixed indexed, and variable annuities
- 529 college savings plans and education IRAs
- Mutual funds
- Distribution options or rollover services

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

Please Note: If you are currently a Wealth Services customer with Enterprise Bank, you will receive a separate communication about your account transition. If you have any questions, please contact your Enterprise Wealth Services Manager.

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

Rockland Trust provides referrals to financial professionals of LPL Financial LLC ("LPL") pursuant to an agreement that allows LPL to pay Rockland Trust for these referrals. This creates an incentive for Rockland Trust to make these referrals, resulting in a conflict of interest. Rockland Trust is not a current client of LPL for brokerage or advisory services. **For more detailed information, please visit <https://www.lpl.com/disclosures/is-lpl-relationship-disclosure.html>.**



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 a consistent banker 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 understand your goals.

- Business loans and lines of credit
- Term loans
- Letters of credit
- SBA loans
- Overdraft lines of credit
- Commercial mortgages
- Business credit cards, including purchasing cards
- Equipment leasing
- Asset-based lending
- Floor Plan lending
- Security alarm 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 team is dedicated to matching municipalities and public entities with the right solutions. With over a century of experience serving retirement systems, municipalities, schools, and housing authorities - our team is ready to support your needs.

International Services

We offer a full set of international services such as foreign currency wire transfers, foreign exchange trading and hedging, international check clearing, import letters of credit, commercial foreign currency accounts, 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 solutions to deliver best in 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.

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 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 with Payee Match: Safeguards against fraudulent check transactions
- ACH Positive Pay: Safeguards against unauthorized ACH transactions



Please Note: If you are currently a treasury management customer with Enterprise Bank, you will receive a separate mailing in **late September** which will explain the transition of those accounts to Rockland Trust. If you have questions now, speak with your Enterprise Bank Relationship Manager.



Business Checking Accounts

Accounts for your unique business needs.

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.

FEATURES	Free Business Checking	Complete Business Checking	Business Interest Checking ¹	Commercial Checking
Monthly Service Fee	None	\$25	\$25	\$25
Average Daily Collected Balance to Waive Monthly Service Fee	N/A	\$10,000 in Complete Business Checking or \$25,000 in combined business checking and savings deposits (excludes CDs)	N/A	N/A – Earnings Credit Rate can be used to offset monthly service fee ⁴
Cash Handling Fee	None ²	None for first \$50,000, then \$0.20 per \$100 per statement period	None	None for first \$50,000, then \$0.20 per \$100 per statement period
Free Transactions per Statement Period ³	150 \$0.50 per transaction over the free transaction limit	500	300	N/A
Business Online and Mobile Banking	No monthly fee	No monthly fee	No monthly fee	\$9.95 per month
Business Online Bill Pay	No monthly fee	No monthly fee	No monthly fee	\$5 per month



After the transition is complete, your account's Monthly Service Fee will be waived for the first three months (*this does not include treasury management and wire service fees*) during which you should evaluate our different products to determine if another product is a better fit. To learn more about the products we offer, visit [RocklandTrust.com](https://www.rocklandtrust.com). If you prefer to make a change, please visit your local branch or contact our transition support line at **508.732.3825** starting on **October 14**.

Business Savings, Money Market, and CD Accounts

Give your savings a boost.

A solid business plan includes an emergency fund for the unexpected. Whether you need a simple savings account or one that offers higher rates for larger balances, we'll help you choose the right savings, money market, or CD to support your goals.



FEATURES	Business Savings	Complete Business Money Market Savings	Non-Profit Money Market
Monthly Service Fee	\$5	\$10	None
Minimum Daily Balance to Waive Monthly Service Fee	\$1,000	\$2,500	N/A
Free Transactions per Statement Period ³	20 \$0.50 per transaction over the free transaction limit	50	50
Check Writing	No	Yes	Yes
Interest Rates	Variable Rate (For current rates, visit RocklandTrust.com or call 508.732.3825)	Variable Tiered Rate	Variable Tiered Rate



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.

1. For current rates call **508.732.3825**. Not available for new accounts opened after **October 10, 2025**.
2. Free Business Checking accounts that have cash deposits totaling over \$50,000 for three consecutive statement periods will be converted to an account which is more in line with how your business operates.
3. Transactions include all debits, credits, scheduled transfers, and items deposited per statement period.
4. The Earnings Credit Rate may vary and is set at the Bank's discretion.

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.

Online and Mobile Banking

Convenience

Manage your money anytime, anywhere you like. Whether you're at home, on your phone, or in the office, you can always access your Rockland Trust accounts.

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.

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

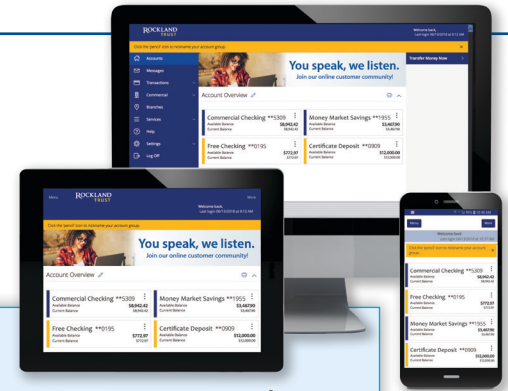
Keep your business running smoothly when you're away from the office. Approve account transactions such as wire transfers, payroll, and more right from your phone.

Paperless Statements

eStatements are always free, accessible, and ready to download. eStatements are available for three years.



Please Note: If you are currently an online or mobile banking customer with Enterprise Bank, you will receive a separate communication in **late September or early October** with instructions on how to log in for the first time and get started with Rockland Trust Online and Mobile Banking.



Account Insights

Browse personalized insights for your checking and savings account activity, and set up trackers to easily create customized budgets.

Send Money Using Zelle®

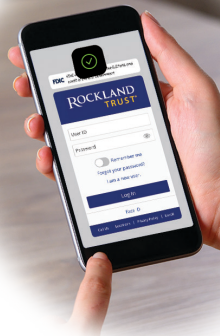
Zelle® is a fast, safe, and easy way to send money to friends, family, and other people you trust, regardless of where they bank.¹

YourBanker®

Chat with a dedicated banker using YourBanker®. It's as simple as texting a friend.

Mobile App for Smartphones and Tablets²

With our mobile banking app, you can securely log in with the touch of your finger or by using Face ID. You can also make deposits from your smartphone or tablet. Go to the App Store on your Apple devices or Google Play on Android to download the free app.³



To learn more about Rockland Trust's Online and Mobile Banking, please visit **RocklandTrust.com**. If you are not currently an Enterprise Bank Online and Mobile Banking customer, you can sign up for Rockland Trust Online and Mobile Banking after the transition is complete.

1. Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC, and are used herein under license.
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.
3. Apple, the Apple logo, iPhone, and Face ID 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.

ATM

You can conveniently access your accounts and manage your banking needs using our contactless ATMs, available 24/7. Plus, 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 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 250 Rockland Trust ATMs. The SUM[®] program saves you time and money, making it more convenient to access your cash.

Rockland Trust Debit Card

Your new debit card provides enhanced security when making a purchase at checkout, and you are also protected from fraudulent purchases with Mastercard[®] Zero Liability.²

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[®] and Hulu^{®3} – in one place, at the same time.

Mobile Wallet

Start paying easily and conveniently with Apple Pay[®], Google Pay[™], and Samsung Pay.⁴ Use your Rockland Trust Debit Card and mobile device to make purchases. It's the easy, secure, and private way to pay.

Telephone Banking

Automated telephone banking is open 24/7. You can easily check account balances, verify deposits and transactions, transfer funds, and more. To establish an access number and PIN, visit your local branch or call our Customer Information Center at **508.732.3825** between 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.



1. See your account agreement for more details.

2. 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. "Mastercard" is a registered trademark of Mastercard International Incorporated.

3. None of the listed companies are associated with, sponsor, or endorse this product. Netflix[®] is a registered trademark of Netflix, Inc. Hulu[®] is a registered trademark of Hulu, LLC.

4. 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.

The SUM[®] ATM Network is a registered trademark of NYCE Payments Network, LLC, an FIS company.

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. In 2024, Rockland Trust and its charitable foundation donated over \$4.26 million to support local charities and community organizations, and our colleagues surpassed 23,500 volunteer hours.

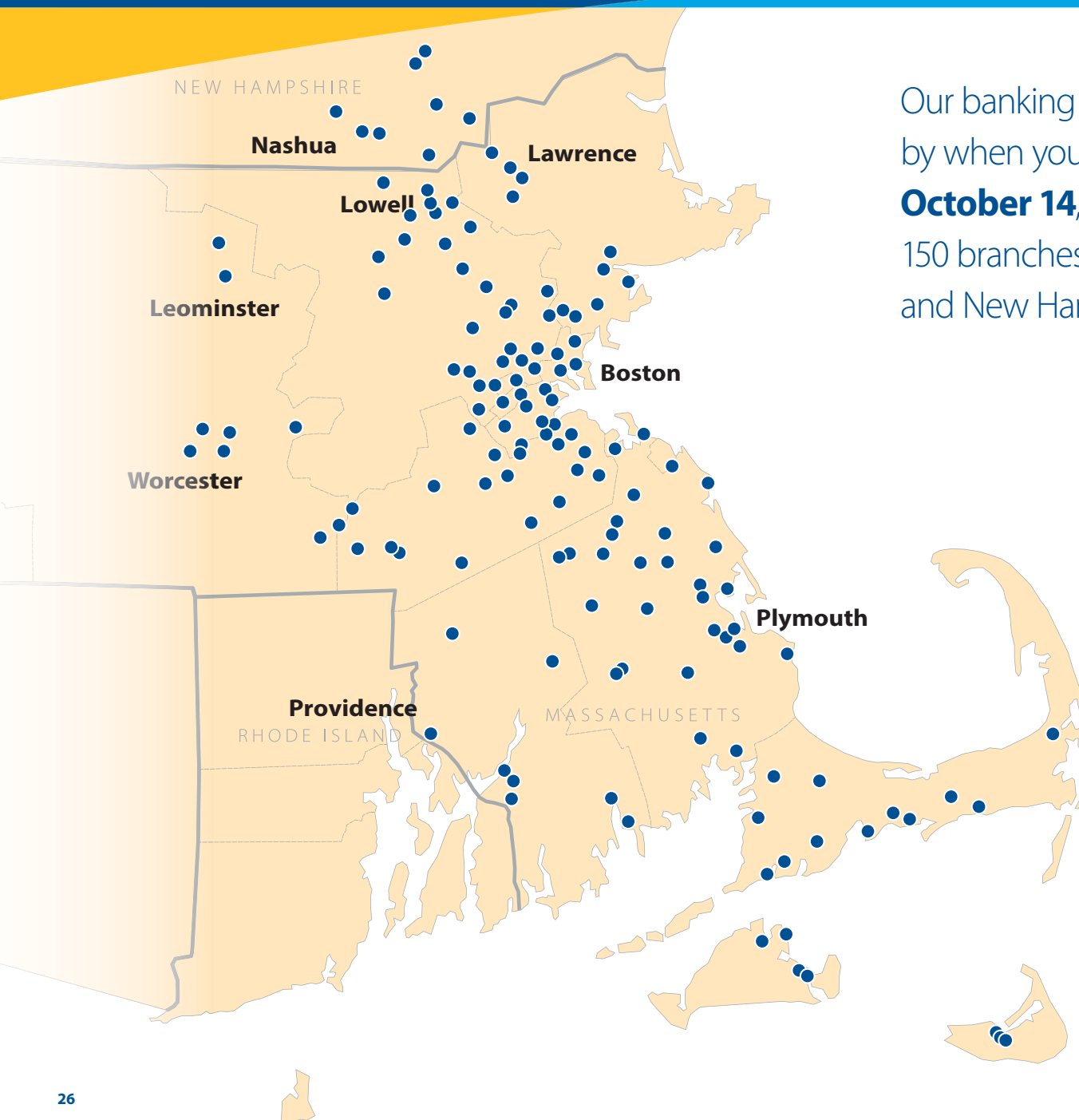


- For the **12th year in a row**, Rockland Trust has been recognized by the *Boston Business Journal* as **one of Massachusetts' most charitable companies**.



ROCKLAND TRUST BRANCH LOCATIONS

as of October 14



Our banking specialists will always be close by when you need them. Starting on **October 14**, you will have access to our 150 branches throughout Massachusetts and New Hampshire.

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, please call our support line at **508.732.3825** or email **Customer.Service@RocklandTrust.com**.



For more information about the transition to Rockland Trust, scan the QR code or, visit RocklandTrust.com/Welcome.

**ROCKLAND
TRUST**

Where Each Relationship Matters®

288 Union Street
Rockland, MA 02370

www.RocklandTrust.com