

The Milford National Bank and Trust Company is becoming part of Rockland Trust!



ROCKLAND
TRUST

Where Each Relationship Matters®

Dear Valued Customer,

We are pleased to announce that Rockland Trust Company and The Milford National Bank and Trust Company expect to join forces after the close of business on Friday, November 16, 2018, assuming the receipt of anticipated regulatory approvals. Like Milford National Bank, Rockland Trust has a long Massachusetts heritage that stretches back over a century. Both banks share a commitment to building long-term relationships with customers, are focused on the local community, and are dedicated to providing outstanding customer service. Rockland Trust has been recognized as a Top Charitable Giver for several years and named to *The Boston Globe's* Top Places to Work list for nine consecutive years.

What becoming a Rockland Trust customer means for you

We are committed to making this transition smooth and seamless. Once the merger is complete, all Milford National Bank branches will reopen as Rockland Trust branches on Monday, November 19, 2018. Rockland Trust understands how important personal relationships are to customers, and the Milford National Bank branch staff that you know and trust is expected to remain with the bank. You will also have access to more than 85 Rockland Trust branches located throughout eastern Massachusetts.

Exciting new benefits for you

As a Rockland Trust customer, in addition to a wider branch and ATM network, you will have the benefit of an expanded array of products and services. This includes online banking with bill pay, mobile banking with mobile check deposit, text banking, instant-issue debit cards, and the ability to make purchases using Apple Pay®, Google Pay®, and Samsung Pay®. Rockland Trust also offers investment management expertise. Rockland Trust Investment Management Group clients have access to holistic wealth management services, including investment management, retirement planning, financial planning, trust and estate planning, tax planning, and insurance strategies and solutions.

Business customers can take advantage of comprehensive services such as treasury management, asset-based lending, equipment leasing, fraud detection tools, and merchant services. As a Rockland Trust business customer, you will also have access to mobile check deposit.

To welcome you to Rockland Trust, effective immediately, you can now use more than 125 Rockland Trust ATMs surcharge-free, in addition to Milford National Bank ATMs.

You will receive more information shortly

For now, please continue to bank as usual at Milford National Bank. In the coming months, you will receive more communications about the merger, including detailed information about your account(s). For inquiries or questions concerning your account(s) prior to the completion of the merger, please continue to call Milford National Bank at 508-634-4100 or visit your local Milford National Bank branch. You can also find additional information about the merger at RocklandTrust.com.

Welcome to Rockland Trust. We look forward to growing our relationship with you and serving your banking needs in the months and years ahead.

Sincerely,

Christopher Oddleifson
Chief Executive Officer
Rockland Trust

Kristin T. Carvalho
President and Chief Executive Officer
The Milford National Bank and Trust Company