

# Beyond Banking AT The Club

Summer 2021 | Volume 1 | Issue 3



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## Questions?

### Eileen Lessard

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# The Club

AT

ROCKLAND TRUST | BANK

Member FDIC

## Dear Club Members,

During the pandemic I learned one of life's most reassuring lessons - you don't have to be perfect, you only have to satisfy yourself! We were all forced onto the same playing field. We stayed home to stay safe and found our own ways of coping. They say that people are creatures of habit. Dr. Maxwell Maltz is attributed to saying, "It takes 21 days to break a habit." I had no problems breaking my habit of getting up early, exercising, and eating well-balanced meals during quarantine. Like many housebound people, I found my extra COVID pounds and then some. I could try new recipes, bake for hours, and eat to my heart's content. Reality is back, and the pounds have got to go! I recently had a Q&A with a registered dietician nutritionist, a portion of which can be found on page 6. Starting with small changes can really add up over time.

If you're looking for help on how to adjust your mental well-being, then Michael Copperwhite will be presenting another seminar, this time in person, on how to make the most out of your life and enjoy it to the fullest; see page 4 for details. I can't believe how much I missed people. I must admit to shedding tears when we held our first in person book club meeting in June at the Worcester Senior Center on Providence Street. We had held our discussions via conference calls so we never missed a beat, but having grown accustomed to seeing each other in person for 12 years in a row, it just wasn't the same. We need each other. Below are a couple of quotes from book club members as to why they came back and attended the book club discussion.

"Quarantine reminded me of one of my favorite quotes from the book *To Kill a Mockingbird* by Harper Lee. In it, the main character Atticus Finch tells his daughter, Scout, 'You never really understand a person until you consider things from his point of view — until you climb into his shoes and walk around in them.' The pandemic put us all in isolation. I didn't like that at all. The only contact I had with the outside world besides my doctors was the book club. The rest of the world turned to computers to stay connected, and I don't own one of those. The book club met on a group phone call. We couldn't see each other, but we were still able to listen to each other and share our opinions. We don't always agree on things, but the book club is a safe place to discuss issues and learn from each other's life experiences. I plan on continuing to attend the book club in person as often as I can. To me, it's more than just about the books, it is about companionship." — Anonymous

"I have returned to the book club because it supports healthy thinking and is a wonderfully brilliant collection of people — with youthful spirit." — Debi

Please feel free to come join us; you don't have to come each month, just to the ones where you want to discuss the book being read; see page 6 for details. We also have some shows that we're sponsoring at the Hanover Theatre in October and November; see page 4. We have a limited number of complimentary tickets for members. We're looking forward to seeing you in person soon!

Sincerely,

A handwritten signature in cursive script that reads "Eileen Lessard".

**Eileen Lessard**

Vice President, Director of The Club at Rockland Trust

## Worcester Walk to End Alzheimer's Team

Alzheimer's disease is a global crisis with significant local impact. Currently there are approximately 130,000 people ages 65 and older living with Alzheimer's in Massachusetts. The leading voluntary health organization in Alzheimer's care, support, and research is the Alzheimer's Association®. They address this crisis by providing education and support to the millions who face dementia every day while advancing critical research toward methods of treatment, prevention, and ultimately a cure.

The Club at Rockland Trust is a proud sponsor of the Worcester County Walk to End Alzheimer's for the second year in a row. While the walk is currently being planned as an in-person event on Sunday, October 3, 2021, you can participate virtually, if you prefer, by utilizing the Walk to End Alzheimer's app from the Apple App Store or Google Play Store.

If you would like to create your own teams to participate, raise money, or volunteer for the cause, you can either reach out to **Patrick Wimberly** at **508.946.8486** or visit **Act.Alz.org/Worcester**.

While we search for a cure, the Alzheimer's Association is constantly providing support to various people impacted by the disease. The Alzheimer's Association 24/7 Helpline, **800.272.3900**, is available around the clock, 365 days a year. Through this free service, specialists and master's-level clinicians offer confidential support and information to not only people living with dementia but also to caregivers, families, and the public. The helpline accommodates more than 200 languages and offers decision-making support, crisis assistance, education on issues families face, information on symptoms of Alzheimer's and dementia, information on local programs and services, legal information, help with financial and care decisions, and information on treatment options for managing symptoms.



Left — Pictured from left to right:

**Brandon Le**, Relationship Banker at Worcester Grove Street, **Yessica Aznar**, Branch Manager at Worcester Grove Street, **Patrick Wimberly** from The Club at Rockland Trust.

Right — Pictured from left to right:

**Yessica Aznar**, Branch Manager at Worcester Grove Street, **Rachel Latimer**, Relationship Banker at Worcester Grove Street, **Khadine Liburd**, Relationship Banker at Worcester Grove Street, **Brandon Le**, Relationship Banker at Worcester Grove Street, and **Jordan Cahillane**, Relationship Banker Trainer from Retail Branch Support. *Our Grove Street branch went purple from June 18th to 25th to help raise awareness for the Alzheimer's Association and the Worcester County Walk to End Alzheimer's!*



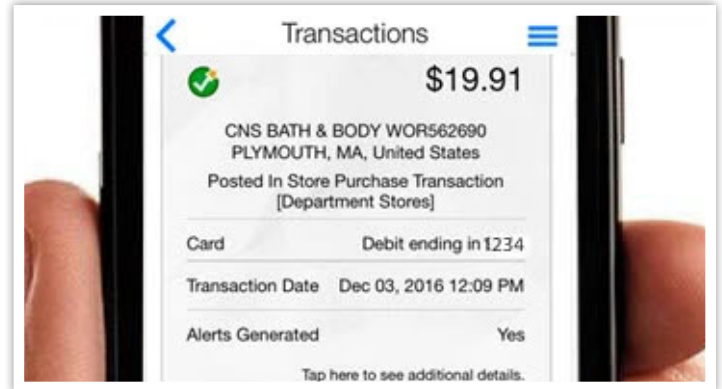
## Prevent Fraud. Control Spending.

Protect your Rockland Trust Debit Card directly from your phone with SecurLOCK™ Equip.

With the SecurLOCK Equip app, you can lock or unlock your debit card for purchases, select geographic locations where your card can be used, set transaction spending limits, set up transaction alerts, and more.

### SecurLOCK Equip Features:

- Turn entire card on and off or by channel (in store, online, mobile, ATM, etc.)
- Set transaction spend limits
- Select geographic locations where the card can be used
- Set merchant locations
- View recent transactions
- Receive alerts



### Here's How It Works.

Left a store without your card? Lock it until you get it back. Shopping around the neighborhood? Set the card to work only where you are. Want to know if someone is trying to use your card? Receive alerts instantly when an attempt to make a purchase occurs. Simply download the SecurLOCK Equip app and start protecting your Rockland Trust Debit Card.



### Download SecurLOCK today!

To download the free app, search "SecurLOCK Equip" in your app store.



Available for iPhone and Android users

### Learn More

To learn more, view the **SecurLOCK Equip FAQs** on the Rockland Trust website at RocklandTrust.com, under **Personal > Services >** then click on **SecurLOCK FAQs**.

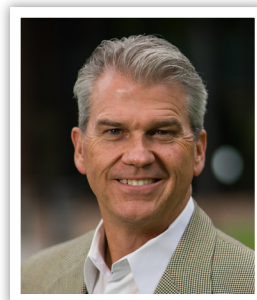


## Personal Growth – Meaning, Magnitude, and Misconceptions

October 5, 2021 – [1:00 p.m. – 3:00 p.m.]

In our crazy world of meetings, deadlines, quotas, and family time, it seems like we're trying to squeeze everything into a space that is not big enough. Understanding that there are things we can control and things we can't, this workshop will help you make the best of situations by giving you the tools to personally grow. Ultimately, this is the most important thing we can control.

Michael Copperwhite is a motivational speaker and teacher who has a passion for providing audiences with information to help them live their BEST lives. He presents to companies at their conferences and team-building events. His topics include mindset shifts for success, overcoming self-limiting beliefs, personal development, and leadership. Michael grew up in New York and has resided in Massachusetts for the past 30 years. His key to success is to never stop learning.



## Estate Planning Basics in Massachusetts and How the Latest Federal Tax Changes Affect You | October 27, 2021 – [10:00 a.m. – 11:00 a.m.]

Join Allen J. Falke from Mirick O'Connell as he touches upon basic estate planning documents and their purposes as well as how they could impact you. Topics will include but are not limited to wills; trusts; durable power of attorney; health care proxies; MassHealth, federal and Massachusetts estate taxes; filing thresholds and exemptions; planning techniques; estate tax liens; and the latest tax legislation.

Allen is a graduate of Worcester State College who received his Juris Doctor degree from Western New England College School of Law, and his Master of Laws in taxation from New York University School of Law. Allen joined Mirick O'Connell as of counsel in 2014. He is a member of the firm's Business and Trusts and Estates group. He focuses his practice on tax law as well as estate and business planning. Allen provides estate planning for high-net-worth individuals and succession planning for business clients.

*The above seminars will be held at the Worcester Senior Center located at 128 Providence Street, Worcester, MA 01604.*

*To reserve a spot at one of these seminars, please give us a call at 508.946.8486.*

## Escape to Margaritaville | October 23, 2021 – [2:00 p.m.]

Welcome to Margaritaville, where people come to get away from it all, and stay to find something they never expected. With a book by Emmy® Award winner Greg Garcia ("My Name is Earl," "Raising Hope") and Emmy® Award nominee Mike O'Malley ("Survivor's Remorse," "Shameless"), *Escape to Margaritaville* is a musical comedy featuring both original songs and your most-loved Jimmy Buffett classics, including "Fins," "Volcano," "Cheeseburger in Paradise" and many more. USA Today calls it, "A little slice of paradise!" and Entertainment Weekly raves, "It will knock your flip-flops off!" So don't let the party start without you.

## The Band's Visit | November 14, 2021 – [1:00 p.m.]

The critically acclaimed smash-hit Broadway musical *The Band's Visit* is the winner of 10 Tony® Awards, including Best Musical, making it one of the most Tony-winning musicals in history. It is also a Grammy Award® winner for Best Musical Theater Album. In this joyously offbeat story, set in a town that's way off the beaten path, a band of musicians arrive lost, out of the blue. Under the spell of the desert sky, and with beautiful music perfuming the air, the band brings the town to life in unexpected and tantalizing ways. Even the briefest visit can stay with you forever. With a Tony®- and Grammy®-winning score that seduces your soul and sweeps you off your feet, and featuring thrillingly talented onstage musicians, *The Band's Visit* rejoices in the way music makes us laugh, cry, and ultimately brings us together.

*Hanover Theatre Performances [above] - The Club at Rockland Trust will have some tickets for Club members on a first-come, first-served basis. If you're interested in attending one of these shows, give us a call at 508.946.8486 so we can get the tickets to you.*

*The Club at Rockland Trust presents...*

## *Shades of Ireland*

**10-Day  
Trip!**

**Monday, April 25, 2022  
to Wednesday, May 4, 2022**

**13 Meals Included: 8 Breakfasts & 5 Dinners**

**BOOK NOW & SAVE \$200 PER PERSON!**

**Cost per person: \$4,298 Single basis | \$3,798 Double basis | \$3,768 Triple basis**

*\$200 off and rates are valid on air-inclusive packages until October 26, 2021*

### **Shades of Ireland<sup>1</sup> | 10-Day Trip! – April 25, 2022 to May 4, 2022**

From history-filled Dublin to the rolling green hills and dramatic coast, experience Ireland's charms on a journey through the Emerald Isle. Choose how you explore the city of Dublin. Experience the world-famous beauty of the Ring of Kerry. See sheepdogs in action on a working farm. See Killarney from an Irish jaunting car (weather permitting). Stand in awe at the top of the stunning 700-foot Cliffs of Moher. Live like royalty during an overnight stay on the grounds of Cabra Castle that stands on 100 acres of gardens and parkland, with delightful views over the Cavan countryside, famous for its beautiful lakes. The rooms are outfitted to the highest standards with every comfort and modern facilities. A vibrant blend of captivating culture and stunning nature, this is the Ireland you've always imagined!

1. The Club at Rockland Trust Company announces Shades of Ireland hosted by Collette. Trip is hosted by Collette and coordinated by Rockland Trust as a courtesy to members of The Club at Rockland Trust. Rockland Trust earns a commission from Collette in accordance with the terms of the business agreement between Collette and Rockland Trust. Trip is subject to Collette's terms and conditions, including its cancellation policies. A signed copy of a Rockland Trust Acknowledgement and Release is required prior to participation in the trip.



## Time to Check Out the Book Club!

The Club at Rockland Trust Book Club meets the third Thursday of each month from 1:00 p.m. to 2:30 p.m. at the Worcester Senior Center, located at 128 Providence Street, Worcester, MA 01604.

If you are interested in joining, please contact us at **508.946.8486**.

## Upcoming Book Club Meetings

**September 16, 2021**

*The Nature of Fragile Things*  
by Susan Meissner

**October 21, 2021**

*The Light Over London*  
by Julia Kelly

**November 18, 2021**

*The Silent Patient*  
by Alex Michaelides

## Ways to Improve Your Health<sup>1</sup>

Eileen Lessard had a Q&A with Lauren Desmond, MS, RDN, LDN, from Wellness Workdays who is a Registered Dietician Nutritionist (RDN) and Licensed Dietician Nutritionist (LDN). Below are some of the questions and answers they spoke about.

**Q: Does it matter what type of exercise I do?**

**A:** In general, any activity is better than none — the goal is to move more and be less sedentary. Start from where you are and work to gradually increase your daily exercise. Choosing a type of exercise that you enjoy will help you stick to a routine. Physical activity guidelines based on intensity are below:

- Moderate intensity: 150 to 300 minutes a week - 30-60 minutes, five times a week
- Vigorous intensity: 75 to 150 minutes a week - 15-30 minutes, five times a week
- For additional health benefits: muscle-strength training of moderate or great intensity for all muscle groups two or more days/week

**Q: Is fruit good for me or does it have too much sugar in it?**

**A:** While fruit does contain natural sugar, it is rich in vitamins, minerals and antioxidants, and is recommended as part of a healthy, balanced diet. Choose whole fruit when possible, including frozen fruits without added sugar. One way to help keep blood sugar stable and stay fuller longer is to pair your fruit with a protein and/or a fat. For example, eat apples with peanut butter or cheese. Or try a handful of berries with some Greek yogurt. There are many healthy combinations depending on your preferences.

1. Lauren Desmond has provided general answers. More detailed answers to most of these questions depend on your individual health information as well as your lifestyle. Discuss health questions with your doctor or an appropriate specialist. If you're looking to improve your nutrition, then working one-on-one with a registered dietitian can help you make healthy, sustainable changes to benefit your health that fit into your unique lifestyle.



## Grilled Salmon



### Ingredients:

¼ cup brown sugar  
2 tablespoons lemon juice  
½ teaspoon black pepper  
1 teaspoon salt  
¼ cup lite soy sauce  
¼ cup olive oil

2 tablespoons water  
2 cloves minced garlic  
4 Salmon filets

*Make with a side dish such as pasta, green beans, potatoes, or one of your favorites.*

### Instructions:

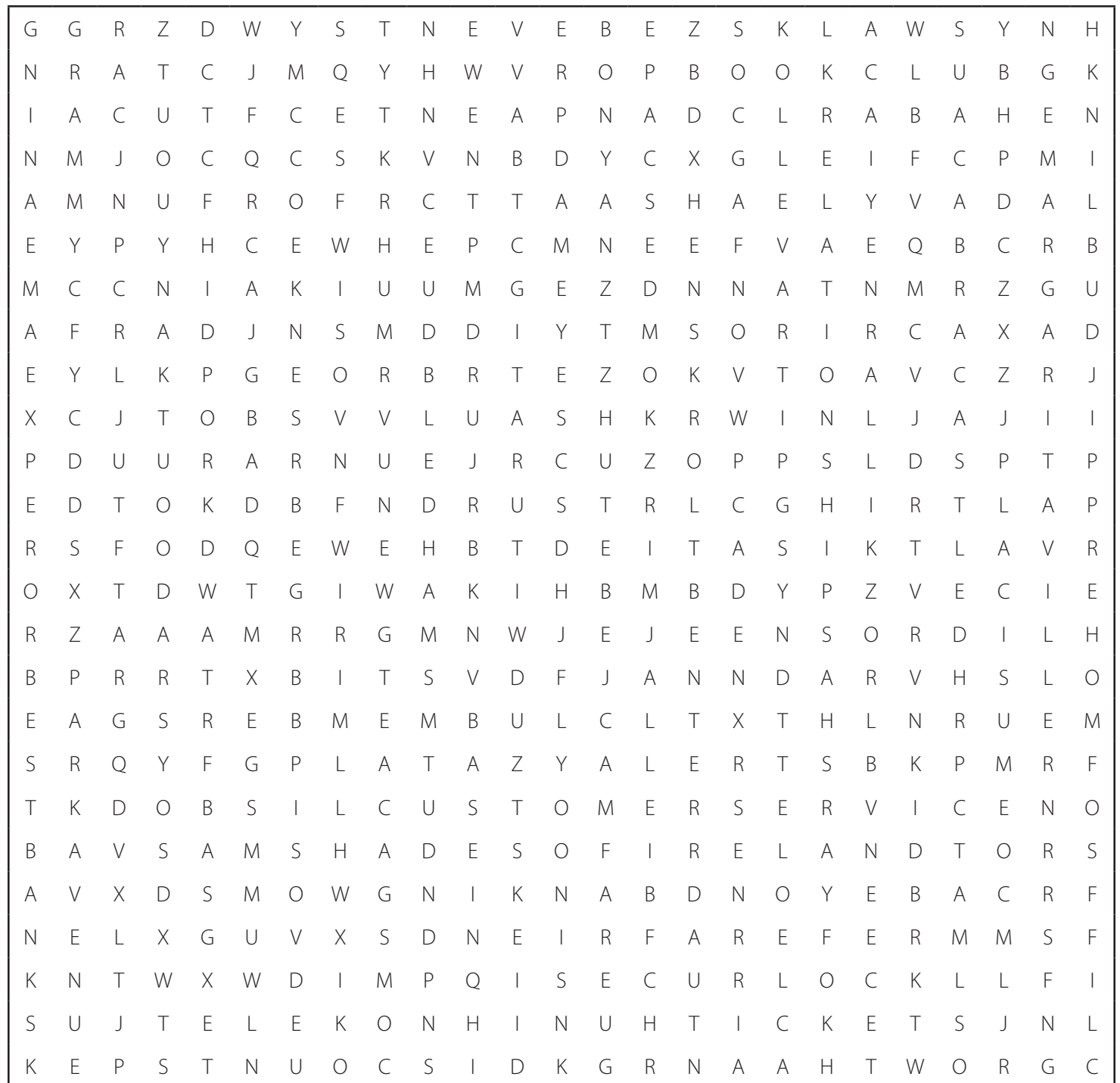
Place brown sugar, lemon juice, black pepper, salt, lite soy sauce, olive oil, water, and garlic into a gallon size zip lock bag and seal. Squeeze gently to combine ingredients, then add salmon filets. Seal and refrigerate for one to three hours to allow flavors to penetrate the fish.

Preheat grill to medium-high heat. Take a piece of heavy duty aluminum foil and fold it into a grill-safe pan with sides. Place each salmon filet into the foil-lined pan skin side down. Add a little of the marinade on top and place the entire pan on the grill.

Grill for 15–18 minutes with the lid closed. Flip the salmon onto the grill to sear the top, about 1–2 minutes. Carefully scrape off the skin and discard (it should lift right off). Serve with your chosen side dish.

**Servings: 4**

## Summer Newsletter Word Search



ALERTS  
ALZHEIMERS  
BEST BANK  
BEYOND BANKING  
BOOK CLUB  
BRANCHING OUT  
CABRA CASTLE  
CLIFFS OF MOHER

CLUB MEMBERS  
CUSTOMER SERVICE  
DEBIT CARD  
DISCOUNTS  
DUBLIN  
ESCAPE  
ESTATE PLANNING  
EVENTS

FORBES  
GRAMMY  
GRATEFUL  
GROWTH  
HANOVER THEATRE  
KILLARNEY  
MARGARITAVILLE  
MEANING

MUSICAL  
PARK AVENUE  
PROTECT  
REFER A FRIEND  
REIMBURSEMENT  
RELATIONSHIPS  
ROCKLAND TRUST  
SECURLOCK

SHADES OF IRELAND  
SMILES  
SOCIAL  
THE BANDS VISIT  
TICKETS  
TONY  
TRAVEL  
WALK



# Forbes World's Best Banks Recognition

## A Local Community Bank with World-Class Recognition

For the third consecutive year, Rockland Trust has been recognized by *Forbes* as one of the World's Best Banks! This year, the Bank ranked #1 in Massachusetts, #2 in New England, and #3 nationwide.

Forbes World's Best Banks list is determined by a customer survey where financial institutions are ranked by key satisfaction factors, including trust, customer service, digital services, fees, and financial advice.

Rockland Trust takes great pride in the meaningful relationships we build with our customers. This award is a testament to the exceptional experiences our bankers create every day. We are grateful to our customers for their continued support and loyalty.

**Forbes** **2021**  
**WORLD'S**  
**BEST BANKS**

POWERED BY STATISTA

### More about the award program:

This award is based on a consumer opinion-driven list of banks worldwide compiled by Forbes and Statista. This list recognizes the best banks in 28 different countries, chosen based on a global survey of more than 43,000 bank customers. In addition, ratings from another 25,000 customers from the Best-In-State Banks survey were included from the U.S. All credit institutions (e.g., brick-and-mortar banks, online-only banks, mutuals, cooperatives) offering checking and/or savings accounts were considered in the study. Credit unions in the U.S. do not classify as a bank and therefore have been excluded.

*It pays to know someone...*

With our Refer A Friend program, you can earn \$50 for every new member referred\* to The Club. Clip this coupon and give it to your referral to complete and then provide at account opening at any Worcester County branch. If they open a Club Checking account, you get \$50 if all requirements of the promotion are met.

Referred Person's Name

Name of The Club Member Who Referred You

Referred Person's Address

Address of The Club Member Who Referred You

Referred Person's Email

Email of The Club Member Who Referred You

\*Referred customer must open a new Club Checking account and meet all account balance requirements throughout the first 90 days of account opening. Referring customer must be a current Rockland Trust personal checking or savings account holder. Employees are not eligible. By participating in this program, each party may be aware that the other is a Rockland Trust customer. Referred Persons who currently own or have had a Rockland Trust checking account within 90 days prior to the account open date are not eligible. Limited to one bonus per referred customer and referred account. If the referred account is in good standing and meets the Club Checking balance requirements, the bonus will be paid directly to the referring account 120 days after the referred person's account opening. Both accounts must be open at the time the reward is credited. Bonus payment will be reported to the IRS for the tax year in which it is paid. Offer may be discontinued at any time without prior notice.

### Mendon Branch

14 Hastings Street Route 16 | 508.634.4114

### Milford East Main Branch

300 East Main Street | 508.482.5305

### Milford South Main Branch

146 South Main Street | 508.634.4110

### Shrewsbury Branch

193 Boston Turnpike | 508.719.8857

### Worcester Grafton Street Branch

967 Grafton Street | 774.420.7700

### Worcester Grove Street Branch

301 Grove Street | 508.926.8813

# COVID-19 Funeral Reimbursement Program

Has a loved one passed away due to COVID-19 complications? If so, you may be eligible for a government reimbursement for funeral expenses to assist with funeral services, interment, and cremation. The assistance is limited to a maximum reimbursement amount of \$9,000 per funeral and a maximum of \$35,500 per application. As of this date, there is no deadline to apply, and a funding cap has not been established.

## **Covered funeral expenses include but are not limited to the following:**

- Transportation for up to two individuals to identify the deceased individual
- Transfer of remains
- Casket or urn
- Burial plot or cremation niche
- Marker or headstone
- Clergy or officiant services
- Arrangement of the funeral ceremony
- Use of funeral home equipment or staff
- Cremation or interment costs
- Costs associated with producing and certifying multiple death certificates
- Additional expenses mandated by applicable local or state government laws or ordinances

To be eligible for the reimbursement, the death certificate must indicate that the death occurred in the United States, including U.S. territories and the District of Columbia, and that the death was attributed “directly or indirectly” to COVID-19.

## **Who can apply?**

One applicant may apply for multiple deceased individuals. If multiple people contributed toward the funeral expenses, all should apply under a single application as the applicant and co-applicant. The applicant must be a U.S. citizen, non-citizen national, or qualified alien who incurred funeral expenses after January 20, 2020. The applicant cannot be a funeral home or business. There is no requirement for the deceased person to have been a U.S. citizen, non-citizen national, or qualified alien.

The application for funeral reimbursement requires the following documentation:

- Personal information needed about the applicant: Social Security number, date of birth, current mailing address, phone number, routing and account number of checking/savings account (for direct deposit, if requested).
- Personal information needed about the decedent: Social Security number, date of birth, location and address where death took place.
- Certified death certificate showing that COVID-19 “directly or indirectly” contributed to the death, the decedent died within the United States, including the U.S. territories and the District of Columbia.
- Documentation of funeral expenses: Must include applicant’s name, deceased person’s name, amount of funeral expenses, and dates funeral expenses were charged.
- Proof of funds received from other sources: If the decedent received any funeral or burial benefits from burial/funeral insurance, voluntary agencies, or government agencies, FEMA will only reimburse the excess expenses. This includes benefits from prepaid funeral or burial contracts.

## **How to apply:**

Applicants can call the COVID-19 Funeral Assistance Line at 844.684.6333 between 9:00 a.m. and 9:00 p.m. The application includes an option to receive funds by mail or by direct deposit. No online applications will be accepted. FEMA requests that applicants gather all necessary documentation before calling the phone number provided. The phone call should take approximately 20 minutes.

Once the applicant calls FEMA and receives an application number, he/she/they can upload the supporting documentation to DisasterAssistance.gov, fax the documents to 855.261.3452, or mail the documents to PO BOX 10001, Hyattsville, MD 20782. If applicants mail the documents, it is advised that they receive a tracking number from the organization handling the delivery.

If FEMA denies the application, the applicant has 60 days from the date of the letter to upload, fax, or mail a signed letter appealing the decision. The appeal should include the application number and a reason why the applicant believes the application should have been approved (including supporting documentation). For more information, please visit [www.fema.gov](http://www.fema.gov).

*If you are interested in discussing the COVID-19 Funeral Reimbursement Program in greater detail, you may contact Leah Kofos at 508.929.1620 or [lkofos@mirickoconnell.com](mailto:lkofos@mirickoconnell.com).*

## We're always looking for ways to make your banking experience even more convenient...

which is why we're pleased to announce our newest convenient branch location in Worcester County. Coming soon to 633 Park Avenue in Worcester, MA.



## Business Discounts

Being a member of The Club means access to various deals and discounts throughout Worcester County. Check out the most recent discount featured to the right:

### GM Cleaning

**50% off first cleaning**

Serving Worcester County

**978.660.7545**



To access this discount, simply show your Club at Rockland Trust Debit Card to signify your Club membership.

To view more discounts and further information on the discount featured above, visit **[RocklandTrust.com/Discounts](http://RocklandTrust.com/Discounts)**.